Australian Consumers' Association October 1999

CHOICE

www.choice.com.au

Buying sunglasses

You don't have to spend a fortune to protect your eyes

Takeaway food — bugs' paradise?

Worked, saved and retired?

Now what do you do with your money?

MORE TESTS: • Split-system air conditioners • Exterior paint • Travel packs

How much longer do we have to wait for national food safety standards?

Jane Mackenzie

CHOICE carries out at least one major test each year that looks at the safety and quality of foods that are prime candidates for food-poisoning bacteria — such as pâté, soft-serve ice cream, prepacked sandwiches, chicken, kebabs and, in this issue, meals from food courts in shopping centres.

We do this because every day an estimated 11,500 people on average get food poisoning, and we just don't think governments do enough to try to prevent it. By checking regularly on food safety and quality, we want to shine the spotlight on the area and force some change.

Currently, food safety standards are different depending on which state or territory you live in. There might be one food inspector to every 100 food businesses in one area, and one to every 300 in another. The Federal Government is considering a new set of uniform regulations, which should improve things — but we said that back in 1997, and we're still saying it on page 14 of this issue. Why the delay?

Even when the standards are finally implemented, food businesses will need effective staff training to apply them, and they'll need to be monitored and enforced. Local authorities will have to be given the resources and expertise to do this. Given governments' track record on food safety, it's going to be an uphill slog.

In the meantime, CHOICE will continue to regularly check on your food until our tests consistently show that safety and quality problems are a thing of the past.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.
Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.
Phone us on (02) 9577 3399.
Fax us on (02) 9577 3355.
email us at ausconsumer@choice.com.au
World Wide Web address: www.choice.com.au

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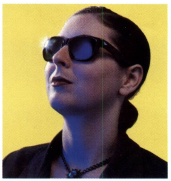

Cover photo: Kent Mears

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Your subscription and the GST

The GST comes into effect on July 1, 2000, and will apply to any issues of CHOICE in your subscription period that go past this date. As a non-profit organisation we can't afford to absorb this cost and will be including it in the subscription price. So if you subscribe or renew your subscription any time between August 1999 and the end of June next year, some of the issues will attract the tax. After July 1, GST will apply to the whole subscription.

The order form on page 49 shows the subscription prices for periods starting from the next issue, and they'll be updated every month up to July 2000. If you have any queries about this, please call CHOICE Consumer Services on (02) 9577 3399 (or see the bottom of page 2 — far left — for further contact details).

▲ *Be really cool this summer — with an air conditioner. See page 42.*

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Want an air conditioner to keep comfortably cool this summer? Split-system models like those in this test will cool a large area with the noisy bits outside.

Lead: how to avoid it

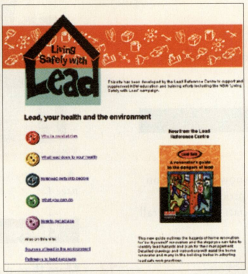
ON OCTOBER 20 YOU CAN EXPECT to hear some good advice on the airwaves about lead, your health and the environment — it's Lead Poisoning Awareness Day. Lead is toxic because when swallowed or inhaled and absorbed, it can harm virtually every system in the body, particularly the brain, kidneys and reproductive organs.

Children under four and pregnant women are most at risk, because lead absorption can damage the developing brain and nervous systems of unborn and young children more easily than in adults. Some of the effects in children include reduced mental ability, lowered IQ, slowed growth and hearing loss. In adults, low levels of exposure can cause joint and muscle pain, high blood pressure and infertility, and higher levels can cause memory loss and nerve problems.

You can reduce the risks of lead exposure by taking the following measures:

- Eat a healthy balanced diet, including snacks — lead is more easily absorbed with an empty stomach or if you're lacking certain nutrients.
- Move children's play areas away from bare soil, or plant grass or plants over it.
- Make sure children wash their hands after playing outside, and keep things they come into frequent contact with — their dummies, toys and pets — clean.

If your house was built and painted before 1970, check for peeling or deteriorating paint. Get a professional to remove it — see CHOICE, November 1998, or get advice from a lead advisory service on how to do it safely.

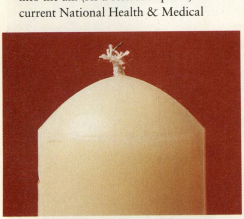


You can get more info on lead on www.epa.nsw.gov.au/leadsafe

Danger: lead in candles

LEAD CAN TURN UP IN UNEXPECTED places: if you regularly burn certain candles you could be endangering your health. The Commonwealth Minister for Financial Services and Regulation recently banned the sale of candles with wicks that contain lead, and is urging his state and territory colleagues to do the same. Some suppliers have removed the candles from sale.

A South Australian consultancy, Lead Sense, recently tested such candles and found that they were capable of emitting 500 to 1000 micrograms of lead per hour into the air. (As a reference point, the current National Health & Medical Research Council goal for lead in outdoor air is 1.5 micrograms per cubic metre, and the new National Environment Protection Measure on Air Quality in Australia set a level of 0.5 micrograms per cubic metre, to be achieved within nine years.)



You can spot a dark or silvery core to the wick in candles containing lead: don't buy them. Wrap up and throw away any you have.

Mike van Alphen, of Lead Sense, says the effects on people exposed to the emissions could range from raised blood lead levels to severe lead poisoning.

Elizabeth O'Brien, manager of the Lead Advisory Service (NSW), was assured by the supplier of candles she found on sale in Sydney that they were perfectly safe. Their wicks, she was told, contained aluminium, not lead. She had them tested and found the metal was over 85% lead. She estimates 600,000 to six million candles with metal wicks were imported into Australia last year.

Only a lab test can show whether a wick contains lead; a simple lead kit check won't work. The Lead Advisory Service doesn't recommend burning candles with any metal in their wick, as the health risks aren't known.

How to spot them

Mike van Alphen believes these candles come in a variety of colours, shapes and containers. They tend to be unbranded, poorly labelled for manufacturer and origin (often China or Taiwan) and to be sold through chain stores specialising in low-cost items from China.

However, the Lead Advisory Service has also found some that were more expensive, sold through a large chain store and a homewares shop in Sydney.

If you've bought unbranded candles recently, examine them for a silvery or dark metallic core in the fabric of the wick. Solid metal cores are 0.4 mm in diameter; others are up to 0.8 mm diameter with a central hole in the core, resembling electrical solder wire.

If the candle has already been burnt, scratch into the tip of the charred wick with a pin. You should 'feel' the metallic core of the candle. You may also notice silvery droplets at the wick tip and at the base of the molten wax pool while the candle is burning.

If you've burnt them for more than an hour every day or for longer than five hours altogether, and you have young children or a pregnant woman in your household, seek medical advice or referral for a blood lead test.

If you've burnt such candles extensively, seek advice from an environmental health officer, a public health department, a lead advisory service or Lead Sense on dealing with lead that may have accumulated in house dust.

For more information on lead and your health, see also *Lead: how to avoid it*, above.

As short-term measures:

- Cover small areas of peeling paint with furniture. It's better to cover lead paint than to remove it unsafely.
- Reduce dust in the house: wet-wash rather than sweep, and seal up cracks and cavities.
- Block holes into the roof space and don't clean ceiling cavities yourself. A lot of household dust accumulates there that may contain lead dust from previous renovations and from petrol and industrial emissions. Have such clean-ups done by a professional.
- Take care when renovating an older house — pregnant women and children (and pregnant pets) should move out until the work's finished.

For more advice phone the Lead Advisory Service NSW on 1800 626 086 toll-free from anywhere in Australia or visit the NSW Environment Protection Authority's Lead Reference Centre: www.epa.nsw.gov.au/leadsafe.

V the drink — it's not what you think

IF YOU SAW THIS BOTTLE IN THE MILK bar fridge, you'd probably think it was OK to drink, wouldn't you? Well, it is, a sharp-eyed reader tells us, unless you're under 15 or pregnant. It should also be used only under medical or dietary supervision. Sure enough, if you look very carefully, you can see the warning in faint print running down the far left side of the label (see below).

The manufacturer says it's legally required to put this warning on the label, simply because the drink contains B group vitamins and therefore falls under a food regulation developed for body-building supplements.

We're not about to debate the drink's safety, but we're concerned that the warning is virtually unnoticeable; if it has to be there, it should also have to be clearly readable.

CHOICE is one of many consumer magazines from organisations worldwide that make up Consumers International. Get the lowdown on what's happening with your fellow consumers around the world in World Consumer Snapshot.

Mobile mania

Almost one in three Australians owns a mobile phone, according to Iceland's *Neytendabladid* magazine. This might sound like a lot, but in fact we rank only eighth in the world for mobile phone ownership. The top four places go to Nordic countries, with Finland a clear leader on 58.5% ownership, followed by Norway (47.6%), Sweden (45.7%) and Iceland (37.3%). The technophilic Japanese come in fifth, while Italy, Luxembourg, Denmark and Portugal make up the remainder of the top 10.

Antibacterial *what*?!

Antibacterial cleaners, garbage bags, pens, cheques, pillows ... we thought we'd heard it all. But then along came antibacterial underwear! And as if this isn't mind-boggling enough, France's *60 millions de consommateurs* put them to the test.

Of course it was all done under strictly controlled laboratory conditions: the appropriate bacteria were applied to the items of underwear, which were then incubated at 37°C. The results were very disappointing: only three items (all socks) worked — the underpants, t-shirts and remaining socks had no antibacterial effect. Their conclusion? Nothing can replace good hygiene to remove natural odours.

Don't forget the alfalfa ice cream...

Looking for fun, exciting ideas for entertaining guests at your child's next birthday party? Germany's *Test* magazine suggests you take the kids on an eco-rally or nature discovery tour. You could organise activities such as beetle identification, looking at small insects with a magnifying glass, leaf-collecting and a nature quiz. But wait — there's more. Choosing a park or nature reserve nearby could give children an incentive to explore it on their own later.

It's a nice idea, but do you really think it will rate up there in the kids' memories with Billy's Timezone extravaganza or Sally's hamburger party complete with clown?

Planning to invest?

WHETHER YOU'RE A FIRST-TIMER OR A SEASONED INVESTOR, DON'T MISS THE upcoming investor forums run by the Australian Securities and Investments Commission (ASIC) in Perth, Melbourne and Sydney. These forums are *free*, and are designed to give consumers the chance to discuss what to look out for before investing hard-earned income. ASIC Chairman Alan Cameron will outline ASIC's role in protecting investors and answer your questions about investment.

The dates are as follows:

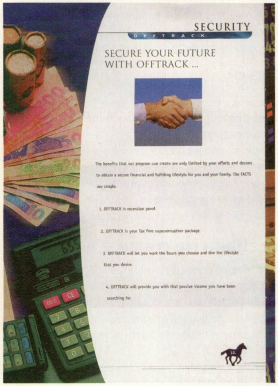
- **Perth: October 14**
- **Melbourne: October 18**
- **Sydney: November 3**

For more information phone the ASIC infoline on 1300 300 630.

Too good to be true...

WE'VE MENTIONED SO-CALLED computer 'investment' programs before (CHOICE, July 1999, page 34). They're sold using glossy prospectus-like brochures, with the lure of tax-free investments and rich returns for a few hours' work a week.

What you're really buying is a gambling program that tells you which horses to back at the races. Now it seems our scepticism over these schemes is justified.



Don't be fooled: this computer 'investment' program is just gambling on the horses.

One company, Acepark, has been the subject of a recent ACCC investigation, while five others have come under the Australian Securities and Investments Commission (ASIC) spotlight.

When Sarah Jamieson (not her real name) saw Acepark's advertisement, offering her a chance to earn thousands of dollars a week from home, it seemed just what she needed. Her partner, Damian, had been sick for some time and she needed to stay at home to look after him, but she still had to earn money.

She visited Acepark's offices, saw a demonstration of the computer package and was impressed: "It seemed fantastic, what they were betting on." Sarah was told success story after success story by Acepark workers: people were making thousands a month; one worker's girlfriend was planning to quit her teaching job to join in; another had made enough money to retire later in the year.

"I don't know how they managed to suck me in — normally I'm pretty sceptical and I don't even put a dollar in a pokie machine, but we were desperate."

Then the company phoned Sarah at home and told her that the price of the package would go up the following week from around $10,000 to around $16,000, so she'd have to be quick. She was offered help remortgaging her home and selling her car to pay for it.

Eventually, Sarah gave Acepark her $4000 savings as a first instalment towards the cost of the program. She was to pay the rest of the price back, out of her winnings, at $100 a week. "They knew we couldn't pay them that without the winnings." She gave Acepark a bill of sale over her car as security.

She began to use the program, gambling only $5 or $10 a time: "I didn't want to put a lot of money on until I knew it was working." But Sarah lost again and again. Eventually, all the money in her TAB account, $500, was gone.

Then she received a summons from Acepark for the money she still owed them. She discovered to her horror that her car could be sold using the bill of sale if the Acepark summons was successful. She was desperate: "We didn't have any money — I gave them all the money I had for the deposit."

At this point, Sarah turned to the ACCC, which investigated and reached the view that Acepark had made false representations about its scheme's profitability. Acepark agreed to refund Sarah and two other consumers their money (including gambling losses). It has also promised to set up a complaints procedure, and review its advertising and selling practices.

Of the five similar companies ASIC has fielded complaints about, one is Enterprise Solutions 2000, a computer-aided gambling 'investment' group that places bets in Hong Kong for its 'investors'. ASIC considers the scheme wasn't licensed and Enterprise Solutions 2000 has given an undertaking not to operate it, pending a court decision..

ASIC recently investigated complaints about the misleading prospectuses of two other companies, and is looking into complaints against a further two schemes.

Sarah should get her money back, but she's still angry that she was misled. "They just seemed so honest and genuine, and they knew we didn't have a lot of money. They knew Damian was sick and they said it would be fantastic for us, because I could stay at home and look after him."

CHOICE saved my marriage ...

Next year CHOICE celebrates its 40th birthday — and we'd like your help.

Have you got a story to tell about the role CHOICE has played in your life? Maybe one of the test articles or finance reports spared you from making a terrible purchase or saved you money. Perhaps you became aware of a medical problem after reading one of our health articles. Or, less dramatically, it could just be that you'd like the opportunity to tell others what CHOICE has meant to you.

We'll publish a range of subscribers' contributions in CHOICE in the 40th birthday issue — April 2000.

Write to: CHOICE birthday, CHOICE, 57 Carrington Road, Marrickville 2204, fax to (02) 9577 3377, or email to birthday@choice.com.au.

Thanks for your help.

Correction

Fax machines

CHOICE, July 1999

The **BROTHER Fax-920,** profiled on page 26, doesn't have a speaker phone.

YOURletters

Judging from the letters we received for this month's letters page, the banks' recent attempt to improve their public image through media advertorials hasn't worked.

Only big shots need apply?

For more than 15 years I've had a Westpac account with only small balances. Towards the end of last year I was forced to change it from one type of account to another. Then, earlier this year, a 'rule' came in that if you were on the light side of $500, you'd be charged $4 per month. And then in early August the threshold was raised to $2000 and the penalty increased to $5 per month. I read about it in the media first; I wasn't sent a notice until a few days before the change came into effect.

As I'm supporting a one-income family on ordinary wages, it isn't possible for me to raise my balance to $2000 with only 20 days' notice. I furthermore believe the change isn't justified. I abhor both the penalty and the increase in the penalty, and think the short notice is totally unfair. Thus I've closed the account; but on the point of closure I was charged $4 for being under $500 on the way out. Can you believe this?

If they only want big shots for their customers, why don't they come out and say so?

John Carty
Hackett, ACT

Financial independence lost

On August 2 (without having received formal notification) Challenge/Westpac increased bank fees on some accounts from $4 to $5 per month. At the same time, the minimum balance before these fees took effect was raised from $500 to $2000 — a 300% rise!

Prior to this increase I was able to save the cost of these fees by trying to maintain a balance of $500. I'm a full-time parent receiving family and parenting allowances that the government insists on paying into an account of some sort. As for a lot of parents, students and low-income people, this account is set up just to receive these payments. Now, every month these payments will be worth less in real terms because, like most people, I won't be able to maintain a minimum balance of $2000 and still have money to use for my child's needs.

Over a 12-month period that adds up to $60, which would buy my child two pairs of shoes. So that's significant to me.

I'm in the process of discontinuing my account and having my government payments paid into my husband's and my joint home mortgage account, where it'll help lower the interest on our mortgage and work for me; rather than having money I can't touch (for fear of fees), earning next to zero interest and being used by the bank (on the short-term money market) for even more profit.

My little account served a purpose for me — it gave me a little financial independence from my husband while I remained at home childrearing. When I rejoin the workforce in the near future, guess where I won't be putting my money.

Elizabeth Spencer-Fawell
Glen Forrest, WA

Westpac told us that letters had been sent to customers informing them of the changes and how to avoid the fees well before they took effect. If you brought all your business to Westpac (for example, a cash management account and a credit card or loan account), the bank would waive fees or discount them, we were told.

Westpac offers a fee-free basic account to customers receiving government payments and with a government healthcare or pensioner concession card; and a fee-free 'deeming' account to people receiving government payments under the Social Security and Veterans Entitlements Acts. (A deeming account is available to specified types of people and pays them a rate of interest deemed by the government to have been earned.)

Ms Spencer-Fawell meanwhile told us that on her third approach (two letters and one personal visit) to the bank, she was told about the deeming account and she now receives her government payments into this account, where it earns her 3% interest.

Thumbs down for direct debit

In your article *Bill-paying options* (CHOICE, July 1999) you describe 'direct debit' and 'periodic payments'. There is one very important difference between these two options, which impacts on the consumer.

Direct debit puts *all* the control of changes to the payment into into the hands of the other party, including the control of terminating the process. Periodic payment puts the control *entirely* into the hands of the consumer — where it should be.

I had endless trouble terminating a direct debit account and vowed never to use one again.

On the other hand, my home loan is a periodic payment account and all the lending company can do is write or call me and ask me politely to change my level of payment — that's much more satisfactory. Naturally, after reviewing the company's request, I respond promptly, if I agree.

Maybe I'm too cynical, but I won't use direct debit again, whatever the benefits.

Bob Head
Caringbah, NSW

You may have more control, but you usually have to pay a fee for periodic payments to another bank or organisation, or in some cases even to somebody else's account at the same financial institution.

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Elizabeth Spencer-Fawell of Glen Forrest, WA, receives *Building and renovating on time and on budget*, or any other book of her choice from the CHOICE Books catalogue received with this issue.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.

Sunglasses

IN BRIEF

- All sunglasses — including kids' — sold in Australia must comply with the standard, AS 1067. This means, in theory, that any pair of sunglasses you buy will give you adequate UV protection.
- You don't have to spend a fortune to get sunglasses with UV protection — we bought some for $6 that had a label saying they met the standard.
- Look for sunglasses claiming '100%' UV protection, or an EPF (eye protection factor) rating of 10.
- There's more to UV protection than just the lenses: the amount of eye coverage and how well the frame fits your face are also important.

Sunglasses are more than just a fashion accessory — they're essential for your eyes' health. But how much do you need to spend to get adequate UV protection?

FORTY YEARS AGO AN EMINENT British ophthalmologist declared that sunglasses were only necessary under exceptional conditions (at the beach or on the water, for instance). The main danger from ultraviolet (UV) light, continued the expert, occurs at high altitudes, particularly on snowfields.

Things are very different now: an increased knowledge of eye damage caused by long-term UV exposure (see *UV and your eyes*, page 10), coupled with greater amounts of UV radiation penetrating the thinning ozone layer, means it's a rare eye specialist who'll dismiss the importance of wearing sunglasses.

Australian eye experts recommend wearing them all year round, whether you're at the beach, on the snow or just walking down the street. UV levels tend to be higher in summer and in the middle of the day, and there's still plenty of UV radiation around on cloudy days. Even though there's less UV radiation in winter, the angle of the sun (which is lower in the sky) allows more to reach the eye directly (your eyebrows and lashes help protect you from the overhead summer sun).

Are you getting adequate protection?

All sunglasses sold in Australia must comply with the Australian standard for sunglasses and fashion spectacles, AS 1067. This means that any pair of sunglasses you buy here — whether from an optometrist, a sunglasses shop or the local markets — must, by law, meet minimum safety requirements, including UV protection, light transmittance and freedom from distortion of shapes and colours (see *Choosing your sunglasses*, below, for an explanation of the different safety factors).

It's the responsibility of manufacturers and importers to ensure their sunglasses meet the safety standard. The regulator, the Australian Competition and Consumer Commission (ACCC), conducts regular tests of models on the market.

Short of buying some very expensive testing equipment, there's no way you, the consumer, can tell whether sunglasses provide adequate UV and other protection — you have to rely on the manufacturer's information on the label.

However, this is still no guarantee that all sunglasses on sale comply with the standard: last year, for example, we reported recalls for a large number of brands, including well known ones like Christian Dior, Dakota Smith and Adidas, all of which failed the requirements of the standard. Despite this, most sunglasses provide adequate UV protection — if they fail to meet the standard it's not usually because of faults in the sunglasses themselves, but rather because of labelling errors (for instance, failing to warn that a particular pair of sunglasses isn't suitable for driving), or because they've been misclassified (for example, classified *General Purpose*, rather than *Specific Purpose — Type B)*. See *Labelling*, right, for some hints on what to look for to help you buy sunglasses that genuinely meet the standard's requirements.

Choosing your sunglasses

UV protection

All sunglasses must offer some degree of UVA and UVB protection (see *UV and your eyes*, page 10, for information on the different types of UV). How much

protection they offer depends on their classification — fashion, general-purpose or specific-purpose.

In most situations **general-purpose** sunglasses will suffice, and many in fact exceed the general-purpose standard and offer maximum UVA and UVB protection.

If you're going to use the sunglasses in situations where UV radiation is intense, such as on the water or snow, look for **specific-purpose sunglasses — Type B**, which must offer maximum UVA and UVB protection. However, requirements for light transmittance and freedom from colour distortion for these sunglasses are less stringent than for general-purpose sunglasses. As such, they may not be suitable for driving or for people with colour vision defects. If either of these is the case, the sunglasses must carry appropriate warnings.

Specs labelled **'Fashion sunglasses'** don't offer enough protection for daytime use — save them for nightclubbing.

Eye coverage

Everyone has a different face shape, so it's impossible to make a frame that will fit most people. Nevertheless, the shape of the frame and how the sunglasses fit your face can be just as important as the lens because, although most light reaching your eyes comes from the front, a lot also gets in from the sides and over the top frame of the glasses.

Experts recommend wraparound frames because they fit close to the face and provide good side protection. When you're trying on a pair of sunglasses, look to both sides, up and down to see how much light is coming in around the edges, and buy a pair that lets in as little as possible.

Labelling

In theory, since all sunglasses sold in Australia must meet the Australian standard, you ought to be able to expect that they will — even if they're not labelled as such. However, play it safe and look for a pair with a label that says they comply with Australian Standard AS 1067. At least then you can be confident that the manufacturer or distributor knows the standard exists!

We bought these sunglasses for $6 (despite what's written on the swing tag) at a bargain variety store in the city. According to the label, it complies fully with Australian Standard AS 1067. The wraparound style provides good protection against light entering from the tops and sides of the glasses, and the lenses appear to have a consistent tint and be free of distortion. They may not last as long as a more expensive pair, but you probably won't mind as much if you lose or break them.

Light transmittance and glare reduction

Glare can be uncomfortable, but doesn't harm your eyes. They can cope with glare naturally by squinting or shrinking the pupils.

The tint in sunglasses reduces glare — the darker they are, the more glare they cut out. However, don't get lenses that are too dark, because you may not be able to see properly when wearing them on overcast days.

Polarising lenses also cut glare, particularly glare reflected off horizontal surfaces like water or sand — boaties and anglers find them very useful.

When you're trying sunglasses on, turn your back to the light source (electric lighting or shop window) and make sure the light isn't reflected on the *inside* of the lens. This can be distracting and uncomfortable.

The lenses

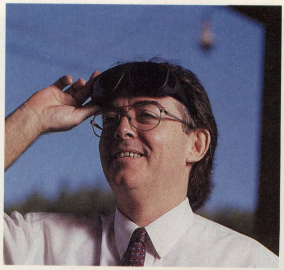
Most lenses are made of plastic (such as polycarbonate or acrylic), which is usually lighter than glass and therefore more comfortable when worn for long

The Australian Cancer Society has teamed up with Polaroid to provide sunglasses with maximum UV protection at a reasonable price. All of them meet the Australian standard for specific-purpose sunglasses for protection against UVA and UVB radiation. The lenses are polarising, and are safe to use when driving.

The sunglasses in the middle cover a relatively large area of the face, have protection at the top, and side lenses to improve peripheral vision without compromising UV protection. They're the Cancer Society's biggest seller and cost $29.95.

The pair on the left also costs $29.95 and provides side and top coverage without the bulk of the other pair.

If you wear glasses, the pair pictured far right is designed to be worn over them. They cost us $29.95.



UV and your eyes

Ultraviolet radiation can be divided into three bands: UVA, UVB and UVC. The last is absorbed by the outer layers of the atmosphere, and isn't normally encountered (unless you're using an arc welder, for example).

UVB is associated with the development of cataracts and of skin cancers on the eyelids. (If the thought of getting a cancer cut out of your back makes you squirm, imagine getting one removed from your eyelid!)

UVA penetrates much deeper into the eye and may also cause injury, particularly to the retina.

Chronic exposure to UV radiation has been implicated in degenerative changes on the surface of the eye, such as pingueculae and pterygia (which are both forms of a tissue growth on the surface of the eye), degeneration within the cornea and squamous cell carcinomas (malignant growths) on the surface of the eye.

Prevention is cheap, easy — and preferable!

periods of time, particularly when playing sports. However, plastic is more prone to scratches, which can reduce the optical clarity of the lens and also cause distraction in your field of vision.

If the sunglasses meet the standard, the lenses should be free of distortion. Try this simple warp test when you're in the shop: hold the sunglasses at arm's length and look though them with one eye at straight vertical and horizontal lines (like a door or window frame). Move the glasses from side to side and up and down. If the lines stay straight, the glasses are fine.

Unless you're buying lenses with graded shading, they should also be evenly coloured — make sure there's no variation in the tint on each lens, and that both lenses are the same colour.

Comfort and style

If you don't like your sunglasses because they're uncomfortable or you don't like the style, you probably won't wear them as often as you should. So make sure they're not too heavy, are comfortable on your nose (don't pinch or slide down) and that they're not too tight behind your ears. The frame should rest on the sides of your nose with the nose pads — it shouldn't rest on the bridge of your nose or your cheeks. Smile when you're trying them on: if they ride up, they're sitting on your cheeks, not your nose.

An advantage of buying sunglasses from an optometrist or optical dispenser is that they can make adjustments to the sunglasses (the arms and nose pieces) to fit your face.

Brand

While buying a brand-name pair of sunglasses provides no guarantee they'll meet the standard (see *Are you getting adequate protection*, page 8), the company has more to lose if testing reveals the sunglasses don't meet the standard. For this reason, buying a known brand may be an advantage.

However, you don't have to spend a lot of money to get a reputable brand: the Australian Cancer Society and Polaroid have teamed up to produce a range of sunglasses offering maximum protection for as little as $29.95 for adults' sunglasses and $12.95 for kids' (see page 9). They're widely available, and can be found in most department and variety stores, as well as some chemists, optical outlets and sunglass retailers.

Does price matter?

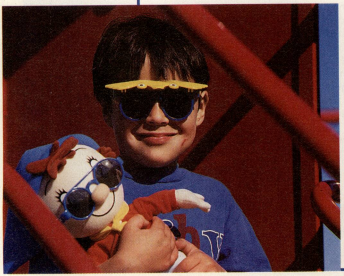
You can spend anything from less than $10 to more than $250 on sunglasses — and you're likely to get as much UV protection from either of them. So what are you paying for at the top end of the range?

Experts agree that price isn't a useful indicator of protection offered by sunglasses, but it may indicate

Sunglasses for children and babies

For the first 30 years of your life, your eyes have less UV protection — which goes against the traditional view that you don't need sunglasses until you're an adult. Experts recommend children wear sunglasses and hats when they're outside for significant periods of time, particularly the four hours in the middle of the day when sunlight is strongest. Children's sunglasses are covered by the same standard as adults', so in theory any pair you buy should comply.

- A broad-brimmed hat or cap will block about 50% of UV radiation and reduces the amount that may enter above or around the glasses.
- Make sure the lenses are plastic for added impact protection.
- For babies and toddlers, a hat would be more appropriate than sunglasses and, if they're in a stroller, use a sunshade.



When the 'visor' is up on the sunglasses this child is wearing, it provides extra protection against UV radiation entering from the top. The label says they meet the US standard (ANSI Z80.3) for sunglasses, while the UV 400 label means they claim to provide 100% UV protection. But because of differences in safety specifications and means of measurement among the various national standards, we can't say whether they also meet the Australian standard. However, as we bought them here, it would be illegal if they didn't.

Toy sunglasses are safe for toys to wear, but that's all — they can be dangerous if worn by children. The Australian Cancer Society is strongly opposed to their sale because they may not offer adequate UV protection can therefore be misleading for wearers who think they do. Wearing them could damage your children's eyes: because the lenses are tinted, the pupils will enlarge, allowing more light — and more UV — to penetrate the eye.

The child's pair cost only $5.50, so why compromise your child's health to save a couple of dollars?

These glasses may be cool, but won't give enough UV protection for most people — the lenses are high-quality and meet UV requirements, but a lot of light comes in from around the sides and the top.

The Australian standard specifies a minimum lens size — which these glasses meet — but doesn't account for the total eye coverage. This is because everyone has a different-shaped face, and a pair of sunglasses that fits one person's face closely may leave big gaps on another's. So it's up to you to make sure the sunglasses fit your face and offer good top and side protection. These small sunglasses might be suitable for someone with deep-set eyes and high cheekbones.

their quality and durability, particularly of the frame and, to a lesser extent, the lenses. For example:

- The frames of more expensive glasses should be stronger and more durable, with better-quality (metal) hinges. Good-quality frames should have a uniform gloss or matt finish, and no seams from the moulding process.
- The lenses of more expensive glasses may be better-quality in terms of clarity and scratch resistance. Plastic lenses are mostly injection-moulded, and the quality of the mould can deteriorate over time, resulting in flaws and irregularities. According to an expert in optometry, it's likely the manufacturers of more expensive lenses invest more resources in constructing and maintaining better-quality moulds.

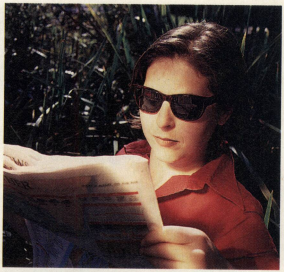
Providing the sunglasses meet the basic criteria for protection and comfort (see *Choosing your sunglasses*, page 8) you can spend as little or as much as you like. You might end up replacing a cheap pair more often than a more expensive pair if they do turn out more likely to break or become scratched. But if you're the kind of person who tends to lose or break them, you'd be better off with a cheaper pair. ❑

For people with vision problems

If you normally wear vision-correction glasses, you have several options for reducing glare and UV radiation:

- If you wear specs with plastic lenses, they'll already absorb most UV radiation, but you can get them tinted to reduce glare. If you have glass lenses, you most probably need some additional UV protection. Wearing prescription sunglasses means you'll have to carry your regular glasses so you can see when you go indoors.
- Clip-ons come in a variety of standard shapes and sizes, but clip-ons customised for a particular brand and style of spectacle frame are becoming more readily available. An innovation is magnetic cling-ons, which, as the name suggests, are attached using magnetic force rather than clips. However, the cling-ons are only available with a particular make of spectacles — and they're expensive (see photo, below).
- The Australian Cancer Society markets sunglasses designed to be worn over ordinary glasses (see the photo, page 9), but try them on to make sure they really do fit over yours, and that wearing both pairs at once feels comfortable and effective.
- The main advantage of photochromic lenses (lenses that darken in bright light and lighten in low light) is their convenience: you don't need to carry around two pairs of glasses. They come in both glass and plastic, with a grey or brown tint. However, they don't work instantly, and they always have a faint tint.
- People with colour-vision defects or colour blindness should avoid highly coloured lenses. The standard requires that any sunglasses that could present a problem for people with colour-vision defects should carry the appropriate warning label. Nevertheless, when you're trying on sunglasses in a shop, look around and determine for yourself whether colours are affected.

If you wear vision-correcting glasses, clip-ons or magnetic cling-ons (pictured) provide a simple and convenient way of reducing glare. If your glasses have small lenses, though, you may find you don't get enough protection from the sides and top.



Expensive sunglasses, like these Ray Bans (left), which cost over $100, may last longer and offer greater clarity than cheap sunglasses, but won't necessarily give greater UV protection.

More than a mouthful

You could be getting more than you bargained for when you buy your lunch from a shopping mall food court.

IN BRIEF

- One in four meals tested from shopping mall food courts had quality or safety problems.
- You can watch out for the worst places (see *How to spot a dodgy diner*, page 14), but even clean-looking places can have problems.
- New regulations have been in the pipeline for years, but though they're at the final stage, they've still not been adopted.

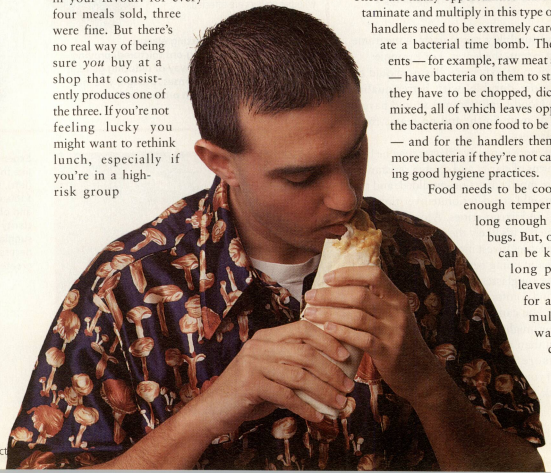
A BURRITO WITH 140 MILLION BACteria in every mouthful; chicken and asparagus — over one billion; fried rice with more than half a billion ... *mmmm*. These were just some of the high bacterial counts we found in takeaway dishes.

What are the odds?

One in 25 meals had a safety problem, indicating good hygiene had gone out of the window at some point when the food was being prepared. Add quality problems and the figure rises to one in four meals that were less than desirable.

Not too good when you consider how many of these meals are bought every day. And definitely no good if you're one of the 11,500 consumers on average who get food poisoning each day.

Of course, if you're a gambler, the odds are still in your favour: for every four meals sold, three were fine. But there's no real way of being sure *you* buy at a shop that consistently produces one of the three. If you're not feeling lucky you might want to rethink lunch, especially if you're in a high-risk group of people — for example, pregnant women, older people or those with weakened immune systems.



Just because it looks clean ...

You can try to pick a clean-looking shop (see *How to spot a dodgy diner*, page 14), but as our results show, even clean-looking establishments can have hidden problems with their food-handling procedures, which means some of the food they turn out isn't as good as it should be. You just can't know.

For example, our microbiologists rated only one outlet out of 92 as having visibly poor hygiene, yet only one of the two dishes bought there had a problem. The microbiologists rated the rest of the outlets where we found dodgy food fair or good — on the surface.

How it happens

There are many opportunities for bacteria to contaminate and multiply in this type of food — food handlers need to be extremely careful not to create a bacterial time bomb. The raw ingredients — for example, raw meat and vegetables — have bacteria on them to start with. Then they have to be chopped, diced, sliced and mixed, all of which leaves opportunities for the bacteria on one food to be shared around — and for the handlers themselves to add more bacteria if they're not carefully following good hygiene practices.

Food needs to be cooked at a high enough temperature and for long enough to kill all the bugs. But, once cooked, it can be kept warm for long periods. That leaves plenty of time for any bacteria to multiply if the warming trays don't keep the temperature above 60°C (the foods

How we tested

Microbiologists bought foods from a number of shopping malls in Sydney, Brisbane and Melbourne — 110 samples in all. They looked at the general appearance of cleanliness of the premises and checked the temperature of the food when it was bought. The samples were then tested for quality and safety. We based our ratings on New Zealand microbiological guidelines — there are no official Australian ones.

Quality factors

■ **General bacterial level** (or 'standard plate count'). Virtually all the meals purchased were totally cooked — there were no raw ingredients. So while you wouldn't expect them to be completely bug-free, there shouldn't be more than 10,000 bacteria per gram. We rated fewer than 10,000 per gram as acceptable, greater than 100,000 unacceptable. Between these two levels we gave the sample a 'borderline' rating. This count measures the general hygiene quality of the food, and high results indicate poor practices at the shop at some point in the food's preparation.

■ **Coliforms** — fewer than 10 per gram is acceptable, more than 100 unacceptable, with 'borderline' in between. Coliforms indicate poor hygiene practices.

Safety factors

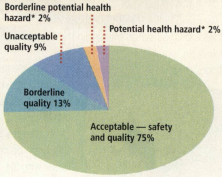
■ ***E. coli:*** Any *E.coli* in the samples is unacceptable. These bacteria can mean faecal contamination (usually due to poor personal hygiene — food handlers not washing their hands after going to the toilet, for example).

■ **Staphylococcus:** We tested for a type of staphylococcus which, at high levels, can cause food poisoning. More than 1000 per gram put a food in our potential health hazard category; fewer than 100 is acceptable. However, more than 50,000 per gram are generally needed to produce enough toxins to make you sick.

■ ***B. cereus:*** We tested all the rice dishes for this food-poisoning bacteria, and fortunately didn't find any — rice is often contaminated with it and fried rice a common culprit. Fewer than 100 per gram is acceptable; more than 1000 makes the food a potential health hazard. Foods found to be the cause of illness due to this bug usually have more than 100,000 per gram.

■ ***C. perfringens:*** This food-poisoning bacteria can be found in raw meat as well as spices, so we tested all curry-type dishes for it — none contained it. Fewer than 100 per gram is acceptable, more than 1000 a potential health hazard.

■ **Salmonella:** Any salmonella is a potential health hazard and can cause food poisoning. Fortunately none of the samples tested contained it.


Borderline potential health hazard* 2%
Potential health hazard* 2%
Unacceptable quality 9%
Borderline quality 13%
Acceptable — safety and quality 75%

* Any sample with both quality and safety problems is included in the safety results only.

This pie chart shows our test results: one quarter of the samples had either quality or safety problems, indicating that the outlets producing these substandard foods hadn't followed good hygiene practices at some point in their preparation.

Who do you complain to?

If you're critical of the practices of a particular shop, ask to speak to the manager and let them know — take your business elsewhere if things don't improve.

If you're really concerned or think a particular food caused you to be sick, report it as soon as possible:

■ **In Queensland, SA, Tasmania, Victoria and WA, report it to your local government authority — ask to speak to an environmental health officer.**

■ **In NSW, contact your local public health unit (check Public Health in the *White Pages*).**

■ **In the ACT, phone the Health Protection Service on 6205 1700.**

■ **In the NT, contact your local environmental health officer or phone 8922 7377. In Alice Springs, contact the Alice Springs Town Council.**

If you have any of the suspect food left, don't throw it out. Cover it and put it in the fridge — it may be needed for analysis.

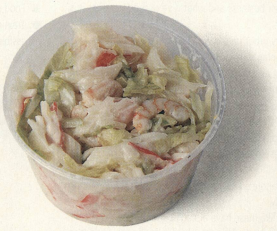
have to be steaming hot). Nearly two thirds of the meals we purchased weren't hot enough when we bought them to stop bugs growing.

And while the food is on display and being served up, it can be contaminated with more bacteria — from shop assistants' hands, even money. See *How to spot a dodgy diner* for more ways it can run into problems.

What to do?

All up, there are plenty of opportunities for bugs to take control. And as our results show, in a significant number of food shops, that's what happens. That's why it's imperative for food businesses to have the skills, knowledge and motivation to do things right; and it's crucial that they're being checked on by independent inspectors (see *Who's checking on our food?*, page 14). It's especially important for takeaway foods — they're eaten straightaway, with no chance for a recall if there's a problem. So CHOICE will keep pushing for tough food safety standards right across Australia — and checking on the food service industry's performance.

(Continued overleaf)



It's essential that high-risk chilled foods like seafood salad are kept very cold (less than 5°C) and that food handlers do the right thing when preparing them.

Wearing gloves is no guarantee of good hygiene if staff also handle money with them. Let them know it's an unhygienic habit that needs to change.

Checklist: How to spot a dodgy diner

Although we found dodgy meals from shops where the hygiene *looked* OK, you can at least avoid the worst places by keeping a lookout for:

- Dirty floors, counters and tables — they can carry bacteria and attract pests. If people can't keep their premises clean, chances are they don't do much better with the food.
- Staff with dirty hands or fingernails, dangling jewellery and long hair not tied back.
- Staff wiping surfaces or equipment with a non-disposable cloth — or not disposing of it afterwards. Just because a cloth looks clean doesn't mean it is.
- Staff using the same set of tongs for different types of food — for example, salads and meat.
- Staff not washing their hands after handling raw meat.
- Don't automatically think that if they're wearing gloves everything is OK. If they handle money as well as your food, or if they don't change the gloves when handling different foods, the exercise is pointless.
- Dirty crockery, cutlery or glasses — including chips and cracks.
- Lukewarm foods that should be hot, and cold foods that aren't quite cold. Hot foods should be kept above 60°C (steaming hot) and cold foods below 5°C to stop most bacteria from multiplying.
- Unrefrigerated prepacked sandwiches.
- Foods that aren't cooked right through — watch out for pink bits in the centre of hamburger meat and pink uncooked chicken (particularly near the bone).
- Raw and cooked foods, such as salads and meats, touching each other in display units.
- Food displayed uncovered or unwrapped on counters. ❑

Who's checking on our food?

Unfortunately nothing much has changed since we last reported on this in 1997. Food safety standards are different across the country — different states and territories have different regulations, and depending on where you live there are different numbers of inspectors keeping an eye on things. For example, when CHOICE checked out food inspection services for our 1997 report, we found local areas with everything from one food inspector for every 100 food businesses to only one for every 300.

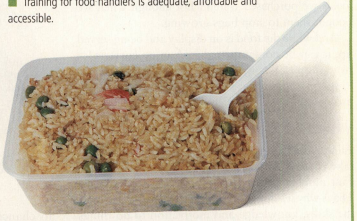
The Federal Government is, however, considering a new set of uniform food regulations, which should improve things. The new standards will mean food businesses in all states and territories will have to:

- Notify authorities of their business and what type of food business it is, to be included in a register.
- Implement a food safety program that will address any potential food hazards — for example, a plan may include the temperature at which different food must be kept and state how this will be monitored. There are also some specific things they must do to ensure their food is safe — for example, particular personal hygiene requirements.
- Have a system in place to promptly allow any foods that are found to be a problem to be recalled — although this is not as relevant to the takeaway-type foods we tested as it is to many other foods you would buy to eat later.
- Make sure their food handlers have the necessary skills and training to perform their work properly.

In Victoria, regulations like these have already begun to be implemented, and although they're being gradually introduced, some local councils are already starting to ask food businesses like the ones tested to produce food safety plans.

CHOICE has been calling for uniform standards for many years and supports these new standards. However, the key will be their implementation — it would be pointless to have regulations that are neither understood nor enforced. We'll be working closely with government and industry to make sure it happens effectively; at the minimum it's necessary that:

- Local authorities have the resources and expertise to monitor and enforce the new laws.
- Small businesses have access to the training and help they need to develop their own food safety program, and that they understand and use it.
- Food safety programs are independently monitored.
- Training for food handlers is adequate, affordable and accessible.



You probably wouldn't expect to get food poisoning from fried rice, but in fact poor food-handling practices mean it can be a common culprit.

Two years into our test, most paints are still going strong — only a handful have disappointed.

Exterior paint — so far, so good

LAST YEAR, WHEN WE LOOKED AT how well the paints in our exposure test were weathering after 12 months in harsh Australian conditions, we found only five, out of more than 100, that you should avoid (see below).

After another year in the blazing sun and driving rain, we've found only one more paint that can't be recommended.

This is good news for exterior paint buyers — by our reckoning, most paints on the Australian market should give at least four years' faithful service if applied correctly. (Our test is harsh — we reckon two years in these conditions correspond to around four years' survival in more normal circumstances.)

Paints on test

Included are all acrylic (water-based) and enamel (oil-based) paints made by the following manufacturers: Berger, Bio, Bristol, British Paints, Dulux, Duralex, Haymes, Home, Livos, Pascol, Solver, Taubmans, Walpamur, Wattyl and White Knight. We bought all available finishes in white and the closest colour to Brunswick green (to see the difference in survival rate between light and dark colours).

These paints were applied to timber and fibrous cement panels according to manufacturers' directions and the relevant Australian standard for the exposure testing of paints.

Most paints are doing well after two years, but it's still too early to say which will last the distance (five years on test), so there's no performance table yet. But we can tell you what *not* to buy...

What not to buy

■ Badly cracked

LIVOS Vindo Enamel Paint (green) and **LIVOS Vindo Coating Varnish** (white) feature 'natural' solvent-free formulations — which is all very well, but performance-wise, these paints were the only ones to show serious cracking after just one year on test. No other paint has yet shown any signs of cracking. These paints are definitely not recommended.

■ Not much gloss

Another premature failure last year was **BIO 8 Different Colours Enamel Lacquer** (green), which lost 97% of its gloss and rated poorly for colour change. **TAUBMANS Gloss Ultra Enamel** (since reformulated, according to the manufacturer) and **BERGER High Gloss Full Gloss Enamel** were also early big gloss losers among the dark green enamels last year.

All the other green enamels have now caught up with these three poor performers, rating poorly in terms of gloss loss. Dark-coloured enamel paints, it would seem, tend not to be the best gloss retainers.

The green gloss enamel paint with the best gloss retention is **WATTYL Gloss High Gloss Enamel**, which kept 10% more gloss than any other dark green enamel paint (although it's still nowhere near as glossy as it started out: it's lost 71% of its orginal gloss in two years' exposure on a timber surface).

■ Blotchy, uneven colour

HOME Low Sheen Exterior Acrylic (deep Brunswick green — see photo, right) was the only acrylic paint that failed to meet the standard's performance expectations for colour change. You'd be unhappy if unsightly colour contrasts developed, leaving parts of your door or window frames a lighter shade than others, so leave this paint on the shelf. Of the enamel paints, the **BIO** and **LIVOS** products mentioned above also failed this part of the standard.

■ Borderline

A few paints only just fulfilled the standard's performance expectations. It's too early yet to say whether they're comparatively poor paints — others might catch up during the next year of exposure to the elements — but we'll be keeping a close eye on them. ❑

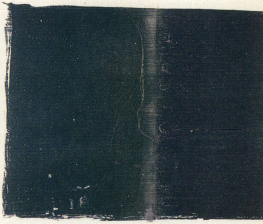
IN BRIEF

- It's still too early for winners in our five-year test, but some losers in the paint stakes have already become clear.

More information

See CHOICE, November 1998, for more information on:

- The paint test.
- Painting tips.
- Safety and the environment.
- The danger of old paint that contains lead, and how to deal with it.



You'd be unhappy to see this much colour loss on your paintwork (Home Low Sheen Exterior Acrylic paint).

The basics of email

There isn't anything mysterious about email — it's just mail that's sent electronically.

But how do you get access to it?

MOST OF US HAVE USED A COMPUTER to write a letter, then printed it onto paper, put it in an envelope and taken it to the post office. Email allows you to write your letter and send it straight from the computer — no need for paper, envelopes, stamps, waiting in queues, or indeed any physical exertion.

What you need

Essential equipment includes email software, a modem and an Internet service provider (ISP) to connect you to the Internet. Usually ISPs will give you an email address and the necessary software when you join. If you don't have a computer an alternative is to use a Web browser to set up a free email address through an Internet cafe, a library with Internet access or a university computer centre (see *Before you buy*, below). However, you'll have to put up with some restrictions and probably advertising as well — and, of course, you'll have to the convenience of having email at your fingertips whenever you want to use it. (For more details on doing this see our sister magazine, *Computer* CHOICE, Nov/Dec 1998.)

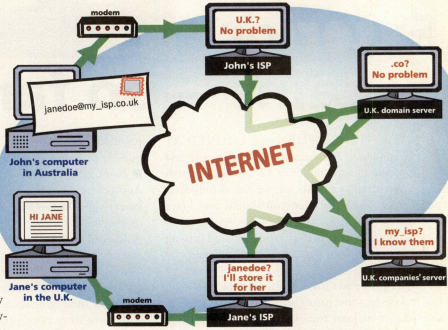
You'll need to create a user name to identify yourself. This is usually based on your real name, but can be as fanciful as you like. Don't be too disappointed if your first choice is rejected. Lots of people use email and many of the obvious user names get taken very quickly.

Before you buy ...

You don't need to own your own computer to use email. Most cities and major regional centres have Internet booths or cafés, where you can get time-charged access. Your local library or university may also have net-ready computers available for public use.

This is particularly useful if you or someone you know travels a lot, or if you live in a rural area with limited home Internet availability.

If you're interested in giving email a try, it's a good idea to use your local Internet booth first. That way you can make sure you know what you're in for before you sign up for an ISP plan that could be expensive, or invest in a new computer.



Once you have a user name you'll need a password to make sure your mail remains private. It's important not to use a dictionary word, as there are programs designed to guess standard words. Include at least one number or odd character and a capital or two in strange places.

How it works

Like any mailbox, email needs an address. This contains the @ symbol (meaning 'at') and is now often seen on business cards and letters alongside a street or postal address. For example, CHOICE's email address is **ausconsumer@choice.com.au**. The part before the @ is who the mail goes to and after it is the address of their computer post office.

When you send mail, the text, with its address attached, is sent to your ISP's computer, which looks at the part of the address after the @ and sends it on via the Internet to another computer closer to its final destination.

Depending on where it has to go, computers all around the world may look at the address and pass the message on until it reaches the ISP that looks after the mailbox of the recipient. This ISP's computer looks at the part before the @ and puts the e-mail into the right mailbox. When the recipient next logs on using their email software, the message is sent to their computer. ❑

Security

While it's technically possible for email messages to be read by someone they weren't intended for, it's pretty unlikely. The expertise required to steal email is far greater than that needed to steal a letter from a mailbox.

However, if your email is sensitive you can protect it with an encryption program. (Some email programs already have encryption included.) You can also find them on the Internet, or purchase them from computer stores.

Many employers maintain the right to view email sent or received using the company's email account. So it's probably not a good idea to send sensitive private documents to and from a work account.

You've worked, saved and retired — now what do you do with your money? The choices are many: this article looks at income products like annuities and pensions, and whether they could be part of your overall financial strategy.

ILLUSTRATION BY SIMON BOSCH

Income in retirement

APPROACHING RETIREMENT? WONdering what to do with your savings? Wondering, in fact, if you have enough savings? That's crucial, of course, but it's only one part of the equation. How will you make the most of your money?

You'll need a financial strategy that's tailored to your own needs and priorities, but there are a few basic rules. In general, a strategy should be well diversified across different types of investment: the old 'don't put all your eggs in one basket' rule. You also need to ensure quick and easy access to a portion of your savings — a kind of reserve — sufficient to cover any emergencies.

And if you're anything less than an expert in financial affairs, consult a financial planner for advice on piecing together a strategy (ideally, you'd seek professional financial advice well before retirement to ensure a solid foundation of savings). These are complicated waters, and most people need help navigating them.

Choices to make

Your strategy will be shaped by a host of personal preferences and priorities. For example, some retirees favour a hands-on approach. They like having a say in where and when their investments are made — but this means they need to keep up with the financial press. Others don't have this level of interest, or simply prefer to leave it to the experts.

The variables don't stop there. You need to consider whether you're happy to gradually draw your savings down to nil, or want them to continue to grow while you live off the earnings. Also, what part, if any, will the age pension play in your retirement plan?

One option is to use part of your savings to 'buy' a regular income for a set period of time or for the rest of your life. This article explores this idea of purchasing an income-stream product. It won't be suitable for everyone, and even if you choose it, it should only be one part of your overall financial strategy.

Income streams

The name sounds attractive enough, but what exactly is an income stream?

It's intended to provide you with a steady succession of periodic payments for a certain length of time. There are two main types of income-stream product — annuities and pensions. There are many similarities between these, as well as many varieties of each, so it can get complicated.

In general, compared to an **immediate annuity**, an **allocated pension** or an **allocated annuity** gives you more flexibility and control over how and where your savings are invested.

- An **immediate annuity** might appeal if you don't want to take an active role in managing your invest-

IN BRIEF

- If you want a regular income after you've retired, the annuities and pensions discussed in this article are two popular options.
- The choice between different products will depend on how much effort you want to put into personally managing your finances and how much control you want over your money — there are annuities and pensions to suit the most active investor or the least interested.
- Crucial steps are working out how much you'll need to save for your retirement (see *How much money do I need to retire?*, page 19), and starting to plan and save early enough.

Fees and charges

■ **For immediate annuities, the income stream is normally paid after commissions and other charges have been deducted, but it's worth checking.**

■ **For allocated pensions and allocated annuities, entry fees — which are a one-off cost you have to pay when you join — vary between nil and 5% of the total capital you invest, and you'll also face an ongoing management fee of about 1.5% of the value of your account.**

ments. You buy the annuity to receive a predetermined income for a set amount of time, or perhaps even for the rest of your life. Regardless of how financial markets perform, you receive the agreed income. It's that straightforward.

■ An **allocated pension** or **allocated annuity** is like a normal investment: your income stream prospers when the investment performs well; it suffers when it falters.

Immediate annuities

You buy an immediate annuity with a single lump sum in return for a stream of tax-paid income for a certain amount of time. You'd generally purchase one through a life insurance company — with the super you receive on retirement or with any other money you have — but they may also be available from friendly societies and credit unions. (If you're buying with your super, the annuity can't be in joint names.)

For that lump sum you get the security of knowing how much income you'll get, how often you'll get it (it could be monthly, quarterly, half-yearly or yearly), and how long it will last.

The primary drawback with an annuity is that you give up control of your capital.

Say you spend $100,000 to buy a 10-year annuity that pays $12,000 each year. Or perhaps you might choose to receive a smaller annual income, say around $10,000, and have the income stream increase each year by 5%, to counter the effects of inflation.

Once that $100,000 is paid, your access to that capital is probably restricted. For example, if you need some money for an emergency, you might face some sort of penalty for withdrawing — called 'commuting' — the money.

Likewise, if you're hoping to ride on the coattails of a financial upswing, you'll be disappointed if all your capital is tied up in an immediate annuity. Or, if you buy it at a time when interest rates are relatively low, your money will be fixed at the low rate for the duration of the annuity.

The trade-off is clear: a comforting degree of certainty and security, but a sacrifice of flexibility and access — you won't be able to move your money into different investments as you see fit. With an immediate annuity, it's the company that takes the investment risk, not you.

Which type?

All immediate annuities aren't equal: there are plenty of variations, and you could even find significant cost differences between seemingly identical products offered by different companies. Get quotes from at least three companies.

Some key terms you should get to know:

■ **Lifetime annuity:** The income stream is guaranteed to flow as long as you live. The cost will depend on your age and life expectancy (as the insurance company calculates it), which will depend on your sex. On average, women live longer, so a 65-year-old woman will pay more for a lifetime annuity — or pay the same but receive a smaller income stream — compared to a 65-year-old man. Lifetime annuities generally don't allow you to withdraw any of your capital — your money is locked away.

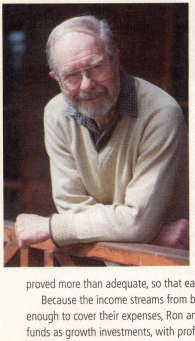
■ **Guaranteed period:** A lifetime annuity may have a guaranteed period. If you die before the end of this, the annuity continues to pay the income to your beneficiary for the duration of the guaranteed term.

■ **Term-certain annuity:** The income stream lasts for an agreed period, which could be as short as one year or as long as 25. If you die before the term expires, the remaining money will go to your beneficiary or your estate — either as a lump sum or as a continuing stream, depending on the contract.

■ **Indexed annuity:** The payments rise along with inflation, based on the CPI (Consumer Price Index — the most common tool used to work out the amount and effect of inflation). Alternatively, you can opt to have the payments increase each year by a set amount, say 5%.

■ **Residual capital value:** You can choose to have some or all of your capital returned to you when the

FLEXIBILITY BALANCED BY CERTAINTY



Ron Hood of Barmah, NSW, draws his retirement income from a number of different sources. He and his wife, Sally, have an allocated pension and a joint lifetime annuity, along with diversified investments in managed funds.

They went with an allocated pension because, he said, "It allows some flexibility in income, depending on the performance of the fund."

The annuity balanced this variability with a bit of certainty. "The annuity not only provides a guaranteed annual amount but was structured with a built-in annual indexation. While this initially meant a somewhat lower income, it was hoped the annual increment would keep pace with inflation, whereas a fixed income would steadily lose value.

"In fact in my case the indexed rise of 6%, which seemed minimal when I retired in 1991, has luckily proved more than adequate, so that each recent year we've been a little ahead."

Because the income streams from both the allocated pension and the annuity have been enough to cover their expenses, Ron and Sally have been able to maintain their managed funds as growth investments, with profits reinvested. This, Ron says, has formed a comfortable 'cushion' for any large costs not allowed for in their annual budget, "such as a grave medical or personal emergency, a new car or an overseas holiday".

Their advice to others? "From our experience we would confirm and emphasise the importance of planning for retirement from the earliest possible age, finding a qualified and independent financial planner and working out a budget."

annuity expires. In exchange, you'll receive a smaller income stream than if the capital was being used as well as the investment income to help pay it.

Some immediate annuities have certain characteristics that make them exempt from the government's **assets test** for social security benefits. Assets that you use to give you one of these income streams won't be counted, which may mean you can qualify for some or all of the age pension.

Some give you the option of taking all or some of your capital back out of the annuity before the term expires ('commuting' it) — probably at a price.

Including combinations of these features in your immediate annuity may make it more flexible, but they'll have an impact either on its upfront cost or the size of your income payments.

Allocated pensions and allocated annuities

The primary difference between an allocated pension and an allocated annuity is that the former is purchased from a super fund, the latter from a life insurance company. You can only buy either of these with money from a super fund or 'rollover' fund (a place where you can 'park' any super money paid to you until you intend to use it, up to age 65).

Compared to immediate annuities, allocated pensions and annuities are much more flexible and accessible. It's much easier to withdraw your capital, and you'll usually be given a choice of different

(Continued overleaf)

THE PERFECT MIX

For Dick McCarthy of Arthurs Creek, Victoria, an allocated pension provides the perfect investment mix in retirement. It gives him enough latitude to make choices about where to invest his money, but doesn't require the constant attention of more direct types of investment.

"I haven't had a close interest in the stockmarket in the past, nor do I want to spend my time on it in the future," Dick said. He simply wanted the discretion to occasionally adjust his investment portfolio, but didn't want financial management to become a full-time job.

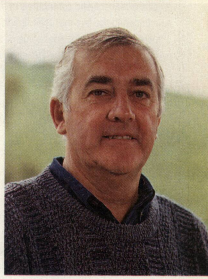
"By being in an allocated pension," he said, "I can be in the stockmarket or property in whatever proportion I want — plus change that to suit very easily."

But unlike a lifetime annuity, the allocated pension can't guarantee a perpetual income stream. It will run dry if his capital runs out.

Dick isn't especially concerned about this. He knows he has the age pension as a fallback position, and he'd rather enjoy more of his savings now — in the early years of retirement — than later.

The cornerstone of Dick's strategy has been budgeting. "Most people don't know how much money they'll need for retirement," he warned, "but it's such an essential part of formulating a financial plan for retirement, and it requires careful scrutiny as time goes by."

Like many other readers who shared their retirement plans with CHOICE, Dick wishes he'd started saving for retirement earlier, but overall is content with his financial strategy.



Super fund pensions

Some super funds offer a pension to members. Even if yours doesn't, you can still buy one through some super funds. These are similar to immediate annuities and are often called 'guaranteed superannuation pensions'.

How much money do I need to retire?

You may as well ask how long is a piece of string? There's no single answer for all retirees — and no simple formula to figure it out. Ultimately the amount of money you need will depend on your needs and lifestyle.

Start by assessing your current financial standing: a stocktake of your present and likely future assets, along with your debts. Future assets should include an estimate of your retirement benefits, such as super.

Next, work out how much regular income you'll need to pay expenses once you retire. The National Information Centre on Retirement Investments (NICRI) will send you (free) its *Income and Expenditure Sheet*, which will help you figure this out. For more on NICRI, see *Help! Information and resources* on page 20.

To pay these regular expenses, you'll probably want a similarly regular source of income. You can get that through products such as allocated pensions and annuities, immediate annuities, fixed-interest investments, term deposits and other sources. NICRI has free information on all these options.

This regular income will cover the routine costs you'll have throughout retirement, but you also need to provide for the unanticipated: keep an accessible cash reserve. You'll have to decide for yourself what's adequate when it comes to this kind of safeguard.

Now that you've covered the necessities, you can think about the things you'd like to do in retirement — travel, for instance — and how much money you'll need to make it happen.

So how much do I need to save?

Once you've made a rough estimate of your wants, it's time to figure out how much you need to save. You'll probably need professional financial advice to do this. The calculation will be substantially affected by whether you preserve your capital during retirement, or spend it all and then revert to the age pension.

If you want to preserve your capital throughout retirement you'll need to save a fairly large sum, as you'll basically be living off only the earnings produced.

If, on the other hand, you don't mind chipping away at your underlying nest egg while pulling in the earnings, you won't need to save as much — though you'll need to be mindful of preserving enough to last for the remainder of your life, even with the age pension.

To make this choice you need a fairly clear idea of your present financial standing and your estimated financial standing when you're perched on the edge of retirement. The amount of money you'll have when you retire may make the decision for you.

The age pension

Of the readers who contributed to this article with their own experiences, several mentioned the fact that their financial strategy, while it may not hinge on the age pension, certainly includes some or all of this social security benefit. It's worthwhile considering whether you'll be eligible, but don't unduly compromise your financial game plan simply for the sake of receiving the age pension.

The single age pension is set at 25% of total average weekly earnings for a man and 40% of average income for a couple. At the time of writing, this equates to $361.40 per fortnight for one person, or $301.60 each, per fortnight, for a couple (not including the pharmaceutical allowance).

The age pension is available to men aged 65 or older. For women, the entitlement age was 60, but is gradually being raised to 65 — availability will depend on when you were born. Check with Centrelink on 13 23 00 for more information.

To be eligible for the age pension, you must be a resident of Australia, have lived here for 10 years (though there are exceptions to this) and you must fit within the assets and income tests. Even if you exceed the income and asset thresholds you may still be eligible for a partial age pension. If you're blind you're exempt from these tests altogether.

So what's an asset and what counts towards your income, and what are the actual thresholds? It's a complicated subject that has all the stability of a shifting sand dune. Check with Centrelink to answer these questions in detail.

At present, the account balance of an allocated pension or an allocated annuity will count as an asset, but certain immediate annuities and superannuation pensions — with specific characteristics — are exempt from the assets test. So any capital you put in one of those income streams won't count towards the assets test, though some of the income may count under the income test.

Not the be-all and end-all

Don't let the fact that some products are exempt from the assets test cloud your judgment when it comes to setting out a plan for retirement.

Gerard Thomas, of the Australian Pensioners' and Superannuants' Federation, warns that the age pension shouldn't become the be-all and end-all of your financial strategy if it means making inappropriate decisions. "Many financial planners will help you rearrange your finances to qualify for the age pension, but for some this may be a questionable strategy if it means offloading well-performing investments," he said.

"The real issue is maximising your overall income in retirement, not simply just how much of the government pension you can receive."

Still, the age pension — or a partial age pension — may be an important and attainable asset. "Older people would be well advised to occasionally check with Centrelink to see if they've become eligible for the age pension," Gerard said. "You may not have qualified yesterday, but you may today, either because you've been spending down your assets or the government has made changes to the means-testing rules."

CHOICE resources

The CHOICE book, *Before and After Retirement*, focuses mainly on money, investments and financial planning, but also looks at housing, lifestyle and health issues.

CHOICE has also published a number of other articles on money matters:

- **Shares, June 1999.**
- **DIY managed funds, March 1999.**
- **Financial planners, October 1998.**
- **Cash management trusts, May 1998.**
- **Avoiding financial disasters, April 1998.**
- **Property investment, October 1997.**
- **Prospectuses and managed funds, September 1997.**
- **Term deposits, March 1996.**

See page 49 for how subscribers can order free copies of these articles.

investment strategies within the pension/annuity. So you can direct your capital into a low-risk, stable investment, or a higher-risk investment — with the prospect of higher profits — like shares.

You can also vary the amount of the income payments you receive from an allocated pension/annuity, but only within a specified range determined by the Commonwealth Government. The intention of creating a minimum floor and a maximum ceiling is to ensure that you withdraw enough money to provide you with a decent income stream, but don't withdraw so much that the pension is whittled away too fast. The limits correspond to your age and how much money is left in the account (as of July 1 each year).

Compared to an immediate annuity, you can get at your money if you need it, you can rearrange the annuity/pension's underlying investment strategy when you want to and you can capitalise on growth in financial markets.

Unlike a lifetime annuity, though, an allocated pension/annuity will only give you an income stream for as long as your capital holds out — you could outlive your savings.

And an allocated pension or annuity can't guarantee an income stream in the same way an immediate annuity can. It will prosper when your investments perform well, but if they give poor returns — or perhaps even a loss — your pension/annuity will feel the effects. For this reason, you'll need to keep abreast of how it's doing, and you might consider altering its risk profile as you grow older. ❑

Help! Information and resources

■ The **National Information Centre on Retirement Investments (NICRI)** is a free and independent information service funded by the Commonwealth Government. It's at the disposal of any member of the public, not just retirees, to provide information about financial planning and specific investment products, including income streams.

You can contact NICRI by calling 1800 020 110 or (02) 6281 5744, by writing to PO Box 893, Woden 2606, or by emailing NICRI@nicri.org.au.

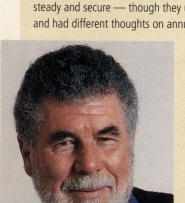
■ The **Financial Information Service (FIS)** is provided free by Centrelink. FIS will help you with questions you may have about financial planning, investment options and any social security or veterans' affairs entitlements.

You can contact a FIS officer by ringing Centrelink on 13 23 00. For information in languages other than English, phone 13 12 02.

What you told us

When we asked subscribers for help with this article, the response was overwhelming. We'd like to thank all those who shared their insights and experiences.

Respondents, by and large, had established financial plans with the intention of providing an adequate income stream — usually something steady and secure — though they used many different means to this end, and had different thoughts on annuities and pensions.



On annuities and pensions

■ *"I decided against a complying annuity [one that would allow some access to the age pension] to gain a part pension, as I would lose control over the money."*
— Ron Wright, Leichhardt, NSW (pictured)

■ *"We recognised that we were making the largest and most significant investments in our lives — and we had to get it right. We agreed that buying an annuity with a 5% per annum increase to combat inflation would provide a basic 'bread and butter' income; it would constitute a contract, and regardless of the economy or sharemarket we were guaranteed a secured income for life and, in my case, paid quarterly."*
— R R, Perth, WA

■ *"An allocated pension looked to be my best option ... Keeping my money in our control has been a strong requirement."*
— Bert Russell, Lavington, NSW

On financial advisers

Financial advice came from family, friends and financial planners. Retirees also turned to seminars, books and magazines for information.

Respondents had strong words about financial planners. Some recognised them as being useful, even indispensable, while others were wary of the impact of commissions on the kind of advice they were receiving, and questioned the worth of planners in general.

■ *"Some [financial advisers] were obviously discouraged to find that I only had $69,000 to invest."*
— Bert Russell, Lavington, NSW

■ *"We wouldn't expect that retirees could ever leave the responsibility of financial planning entirely to others. They must plan early, make some attempt to keep a watching brief on changes to those plans and on events which might affect their financial future."*
— Name withheld on request

■ *"After two years we abandoned [the financial advisers], educated ourselves in investment matters and now control all aspects ourselves."*
— Geoff Derrett, by email

■ *"I think it's important to take quite a lot of advice prior to retirement. Don't wait till retirement before taking advice — there isn't time."*
— Frank Watson, Warwick, Queensland

■ *"I was naive about charges and commissions and in a little over 18 months I had given three [financial planners] the flick ... Experience has taught me to be very distrustful of financial planners."*
— Name withheld on request

■ *"We told the financial advisers we wouldn't be buying any products through them so we wanted to pay for their work on a fee-for-service basis. I also said that in paying fee-for-service I understood that they would be bound to advise and/or act in my interests alone."*
— Alan Hatfield, Florey, ACT

■ *"Finding an adviser who inspired real confidence was not easy ... We really do need advice because the system is so complicated."*
— David Snowden, Melbourne, Victoria

■ *"We know there are some [financial planners] that are very good and helpful, but one needs to be financially literate to differentiate these from the rest."*
— Name withheld on request

■ *"Since I don't have investment expertise or the time or resources to make and learn from mistakes, professional advice is essential."*
— Peter Sage, Springwood, NSW

On controlling the capital

The issue of control came up a number of times in the letters we received. Some people clearly want a say in how and when their money is invested; others admitted a complete lack of interest or expertise, and were happy to manage their financial affairs from a distance.

■ *"Money is too boring a subject for me to want to spend my precious retirement worrying about!"*
— Anne Levy, Adelaide, SA

■ *"I fully endorse the sentiment that nobody manages your money like you can, and I therefore have avoided investment funds, preferring to have direct control of my shares."*
— Name withheld on request

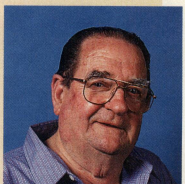
■ *"I've never had any interest in investment and therefore decided to use the services of an investment adviser. My primary requirement was that I wouldn't need to constantly monitor my investments."*
— Max Huntington, Hackett, ACT

■ *"I'm not locked into anything, and while I remain fit I prefer to be in control."*
— Ted Webber, Cairns, Queensland

On saving

Finally, there's the issue of awareness and timing. So many respondents wished they'd started planning and/or saving earlier.

■ *"The only thing I'd change is that I wish I'd started earlier. I regret I was not encouraged and helped to start a lifelong asset or wealth accumulation program much earlier in life. Our education system and our social mores teach us as children to save and to be careful, critical consumers. It misses out entirely on teaching us to be good financial planners and investors."*
— Alan Hatfield, Florey, ACT (pictured)

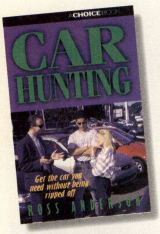


Net gain?

Imagine buying your next car online — no dealers, no bargaining. You log onto an independent company that finds you the best deal, and the car appears in your driveway. Too good to be true?

IN BRIEF

- **You can't buy a car online yet, but you can get a lot of information from websites without having to listen to sales patter.**
- **Online car-buying services don't always find you the best price, despite their claims. If you really want to drive a bargain, you still need to shop around — in person.**



For advice on what to look for in a new or used car, try the CHOICE book *Car Hunting* by Ross Anderson. A veteran of the car industry, Anderson also gives valuable insights into the tricks of the trade.

WELL, FOR THE MOMENT AT LEAST, it is. There are plenty of sites where you can shop around for new cars. But even in the technologically advanced US, they all refer users to a dealer for the actual purchase.

In theory, you're shown a final price immediately, so you get the best possible deal and don't have to bargain. But it's hard to be sure this is really the case, and it's still worth shopping around.

It seems unlikely that the Internet will make dealers redundant — most people would probably still want to visit a showroom for a test drive and, of course, the value of your old car as a trade-in is hard to assess online.

So what does the Internet really offer car buyers?

Good for information

The Internet can provide you with information to help you face dealers armed with facts. Media giants Fairfax and ninemsn are ahead of the crowd with their respective sites: www.drive.com.au and www.carpoint.com.au. Both offer prices, technical details, links to articles and reviews, financial information and trade-in price guides.

You can check out accessories and optional extras and compare cars feature for feature — all without enduring the sales rep's patter. For the moment at least, access is free for the potential buyer.

But the sites won't help you know whether you're getting a good deal — both simply quote the manufacturer's recommended price for new cars.

Online brochures

Most manufacturers' sites are just more exciting brochures, with extras such as audio and video clips. Most provide financial information and point you to your nearest dealer.

Manufacturers are taking web power seriously, though, and most plan to work towards online selling within the next two years, though most remain unsure how much will happen online and what role dealers will continue to play.

Buying services

Services that buy a car for you claim to relieve you of all the work of finding the car you want at the cheapest possible price. Some arrange your finance and a trade-in as well as delivery of your new car.

Again, you're not cutting out the dealer — the services simply shop around and pass you on to the dealer offering the best price.

Not all these services are free, so check before you go ahead.

Car buying isn't a service unique to the net — we were quoted $200 for a conventional buying service.

Cheaper cars?

Will the advent of Internet-assisted buying mean cheaper cars? According to media hype and website blurb, net buying means lower overheads and, therefore, lower prices; but not all industry players are convinced. The cost of the websites has to be covered and, in many cases, the fee the dealer pays to be included. It's anybody's guess how the industry will develop as more players enter the market. ❑

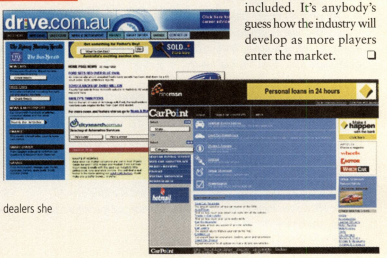
SAVING LEGWORK — BUT NOT MONEY

Margaret Retizk (not her real name) was looking forward to having a new car, but not the legwork involved in finding a good deal. "I have better ways to spend my weekends," she says.

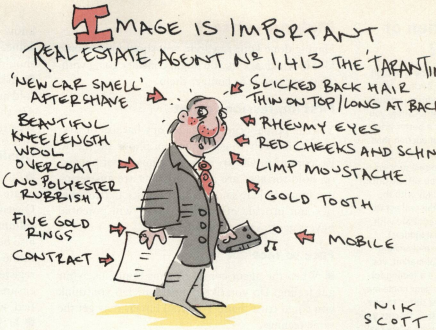
Online research and a few test drives convinced her that the Mazda Astina was the car for her. "Now came the ugly part — bargaining. I didn't want to spend hours traipsing from dealer to dealer looking for a good price, but I didn't want to drive away wondering if I'd paid too much."

She came across a buying site and thought she'd give it a go. But she wasn't sure the site would find the best possible price, so she still shopped around. Margaret visited two dealers, gave her details to three Internet companies, and contacted a non-Internet buying service. Then she sat back to see which would give her the best deal.

The prices she was quoted were very similar; the cheapest was one of the dealers she visited on foot.



Getting a good real estate agent to sell your house could be the difference between a quick sale at a good price and a long, protracted — and expensive — process with a disappointing result. So how do you find a good one?



How to choose a real estate agent

SELLING YOUR HOME — OR BUYING, or both — is one of the biggest financial decisions you'll ever make. And it can be one of the most costly emotionally, too. To maximise your chances of getting a good deal, before you take the plunge look at spending about three months researching the market as well as the profile and performance of local real estate agents.

It's important to get some idea of what your home is worth before you bring in the agents. It's not uncommon for them to exaggerate its value in order to get your business, so you can't necessarily rely on them for a realistic estimate. A report from a professional valuer will probably cost a few hundred dollars, but will give you a better reality check.

Your research on real estate agents will give you a basis on which to judge their performance and confidence that they know what they're talking about. Gaining this knowledge base is what this article's about.

Finding likely contenders

The following research tips are a good starting point in your search for a real estate agent:

■ **Word of mouth**

Ask friends and neighbours if they've used a local agent they'd recommend.

■ **Look locally**

How many real estate agents' signs do you see around? Which ones do you notice? How long are they standing before the 'sold' sticker arrives?

■ **Advertising**

Do any particular agent's ads stand out as good or bad? Would you be happy to see your home advertised like that? If you were a buyer, would you be interested?

Gauging their performance

"When a flat in our block goes up for sale, I phone the managing agent when the 'sold' sign appears and ask for the selling price. There seems to be one agent who consistently gets a better price." — Prospective vendor.

Look in the paper or agents' windows and note asking prices of homes being sold by the various agents. Check back in a few weeks to see what the actual price was. (If they won't tell you, your local council should be able to, although it may be a while before it gets the information.) Was there much of a difference between the two?

If you find an agent consistently sells for a lot less than the asking price, it may mean the asking price is artificially high, so you'd probably have to take their estimate of your home's value with a grain of salt. If you used them, it could also take you longer than expected to sell.

IN BRIEF

- Knowledge is the key to finding a good agent — the more you find out about who's selling what for how much, the better the position you'll be in.
- Don't go with an agent just because they charge the least commission — make sure you're aware of what it does and doesn't include.
- Going with an agent who's a member of the Real Estate Institute in your state may offer some recourse if things go wrong — see page 25.

CARTOONS BY NIK SCOTT

Auction or sale?

If your home is in high demand because of its size, condition, unique design or location, you may get a better price selling at auction than by private treaty (the standard sale process, where you set the price and, usually with the help of the real estate agent, negotiate with individual bidders).

After researching your local market, you may have a feeling for whether your home may be better suited to one or the other. Discuss your options with a few real estate agents, and look at their experience in both auction and standard sales before making your choice.

Making contact

Having done your research, you should have some idea of which agents you might consider going with. The next step is to contact them.

First impressions count

You can probably get some idea of what sort of service you're likely to get when you phone the agent. Receptionists who are rude or dismissive or put you on hold for ages are a bad sign, as are answering machines: if there's no-one in the office to field queries and provide information, how will potential buyers get to see your home?

Face to face

- When the agent comes to your home, use your gut feeling. Do you like the person? Do you think you could trust them? Potential buyers may get the same feelings.
- Image is important from the buyer's point of view. Do they drive a decent car? Dress presentably? Do they have a friendly manner?
- Do they seem to know what they're talking about? If you've done your research, you should know whether they've got a grip on the market value, how long it will take to sell or whether it should go to auction (see *Auction or sale?*, left).
- Ask them to bring a list of local properties they've sold and for how much. Do you like what you see? Are the figures in line with the findings from your research?

Qualifications

- In all states, the **principals** or **owners** of a real estate business have to be licensed. In NSW, the NT, Queensland, Tasmania and WA, real estate **sales consultants** (also called **agent's representatives**) must also be licensed or registered, so check that they are. In the ACT and SA they don't have to be licensed or registered. In Victoria, it's up to the employer to ensure that agent's representatives are suitably qualified, with hefty fines when this is breached.
- Is the agency a member of the Real Estate Institute in your state or territory? Members must abide by a professional code of conduct and ethics, and breaches are dealt with by the Institutes (see *Real Estate Institute of Australia*, far right).

Selling it yourself

"After we'd spent $3000 on advertising, the house didn't sell at auction. The agents weren't interested any more, so I painted over their name, put my phone number on the sign and tried to sell it myself. A guy saw it on his way to the golf course and bought it within the week." — Recent vendor.

If you're disillusioned or not happy with the idea of enlisting a real estate agent, you may be tempted to sell your home yourself. You could save thousands on commission, and you won't have to deal with real estate agents.

But there are disadvantages. For a start, ads are more expensive (agents get cheaper rates) and you may not get the exposure you'd get with a real estate agent. You have to be available to show people your home — and then possibly listen to them criticising it, and feeling insulted if offered a price much lower than you want. Most people don't like face-to-face haggling, and find it much easier to leave it to the agent.

Commission

"You get what you pay for: if you pay peanuts, you get monkeys." — Real estate agent.

"We were quite happy with our agent, but don't think we got value for money — they charged too much for too little effort." — Recent vendor.

Many years ago commissions charged by real estate agents were regulated by state governments. Now all states except Queensland have deregulated the industry, and agents and vendors are free to negotiate rates. (Queensland is currently considering deregulating commission.)

When you're starting, shop around: rates of commission can vary from agent to agent, according to the area, what kind of property it is, how much it's worth, whether it's in high demand and short supply (they may charge less commission because they're confident of a quick sale), and how much advertising is included. The general range of commission for selling a residential property is 1–4%.

Agents with a good reputation can afford to charge more commission but, as always, a high price doesn't guarantee good service. Some of the smaller, family-run agencies with fewer overheads might charge less commission and do just as good a job.

Some people recommend negotiating a tiered commission rate on the basis of the final sale price, and say it encourages the agent to work harder to get you a better price. For instance, if your house was valued at $180,000 to $200,000, you could

LATTÉ REAL ESTATE
FOR SALE LUXURY APT NEXT DOOR TO LUXURY APT OWNED BY TOM AND NICOLE
NOT JUST A FLAT BUT A LIFESTYLE
FOR SALE TOM AND NICOLE'S LUXURY APT

suggest to the agent you'll give them 3% commission if they sell it for more than $200,000, 2.5% for between $180,000 and $199,000 and 2% for less than $180,000.

Advertising fees

"One agent said we'd have to pay $2500 upfront for a six-week ad campaign. If they didn't sell the place, we'd be $2500 out of pocket."

— Recent vendor.

Ideally you shouldn't have to pay anything for advertising unless the agent sells the house. That's an incentive for them to work hard for a sale you're happy with so they can get their money back.

However, it's quite normal for agents to ask for a contribution towards advertising, which is very expensive. But be wary of real estate agents who aren't prepared to take any risk whatsoever with advertising expenses. A good compromise could be to pay only a small amount (say $300–$1000, depending on the value of the sale) upfront, and agree to pay the balance on a no sale, no charge basis — if they don't sell, you don't pay any more.

Ask for a marketing plan with sample ads and photos, and be very clear what you're getting for your money. Does it include newspaper ads? Do the ads include a photo, and is it colour? Do you get a sign? Shop window display? A letterbox drop?

More than one agent?

When you decide to sell your house, you may be tempted to go with a number of agents: the more the better, right? Not necessarily. If you're with more than one agent, you might not get the same degree of service from them. And because you have to sign an exclusive-agent or open-agency contract, they'll know if others are involved.

Look at it from their point of view: why waste time and money showing people your house and advertising, when some other agent might get the sale? And as the commission is split between the original listing agent and the selling agent, there's little financial incentive for them.

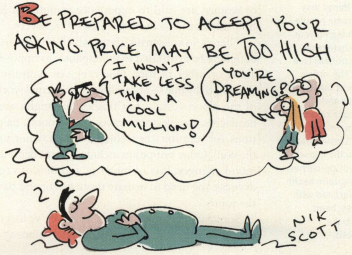
When the offers come rolling in ... or not

"After I rejected two offers, they started to get cross with me and recommended that I take what I was offered. I accepted the third offer, even though it wasn't the price I was hoping for."

— Recent vendor.

Several people told us agents pressured them to accept an offer much lower than they wanted, simply so the agent could get the commission and move on. If you think you're being sold short, don't let yourself be talked into accepting the offer.

If your home has been on the market for some time and you haven't had any reasonable offers, maybe it's time to change agents. But you should also be prepared to accept that your asking price may be too high. ❑



Real Estate Institute of Australia

The Real Estate Institute of Australia is the national professional association for the real estate industry. It's composed of the Real Estate Institutes from the eight states and territories, and accounts for about 70% of the nation's practising real estate agents.

Each state and territory institute requires members to abide by a code of conduct and ethics that goes beyond what's required by law. The institutes offer mediation and dispute resolution services, and can take action against members who breach the code of conduct and ethics. (Breaches of law should be taken up with your state fair trading department.) There's no guarantee that you'll get the real estate agent of your dreams, but going with institute members can offer some recourse if things go wrong.

Research, research, research

"If we hadn't researched recent sales in the area to find out what price we could reasonably ask, we could well have accepted the first offer the agent wanted us to accept, which was $9000 less than we ended up getting." — *Recent vendor.*

ILLUSTRATION BY SIMON BOSCH

Do you want to manage your menopause — instead of it managing you? Can alternative approaches help? CHOICE investigates the other side of the menopause industry.

Alternative *menopause*

IN BRIEF

- Many women are trying alternative therapies and products for menopausal symptoms; in some cases they're wasting a lot of money and taking risks with their health by self-medicating.
- Some things may work for some people, such as changing your diet to include more phyto-oestrogens (see page 28). This article also looks at the use of some herbs and progesterone creams to relieve symptoms.
- There's little research to date on the impact of alternative approaches on the long-term health issues associated with menopause: heart disease, stroke, osteoporosis.

IT'S THOUGHT SOME WOMEN BEGIN TO experience symptoms up to five years before the menopause because of disrupted hormone production. Estimates vary slightly, but 70–80% of women are said to experience symptoms. Most find them mild to moderate; 20–30% severe.

There's no consensus about which symptoms can definitely be attributed to menopause, as opposed to aging or other factors. One range of symptoms is thought to be due to instability in the normal working of the blood vessels: hot flushes and night sweats, headaches, sleeplessness, excessive tiredness, palpitations, formication (the feeling of ants crawling under the skin). Other symptoms include anxiety, depression, mood changes, loss of memory and libido; vaginal dryness; the need to urinate more often; and pain in the joints.

Some women may also feel that they've lost their sexual identity and society no longer values them.

Theories of menopause

- Medical management currently focuses on the long-term health issues that menopause may aggravate, and less on treating its symptoms. Because statistics show that after menopause the incidence of heart disease, stroke and osteoporosis increases and it's known that oestrogen can play a role in all of these, it's commonly argued that menopause is 'an oestrogen-deficiency state', and hormone replacement therapy (HRT) should be used to remedy this.
- Another approach argues that progesterone deficiency is responsible for both the symptoms and longer-term health issues of menopause, and claims we should be treating this with 'natural' progesterone (see *Wild yam and 'natural' progesterone creams*, page 28).
- A third approach asserts that menopause is not a deficiency of anything, but a normal physiological life

stage. For instance, although the ovaries stop producing oestrogen at menopause, they and other mechanisms in the body produce androgen, which the body can convert into oestrone (another form of oestrogen). Supporters of this approach argue that a 'menopause industry' has been created around the issue, driven by the potential for profit: in the 1990s, 24.5 million women worldwide are reaching menopause each year.

Alternative management?

Whichever theory of menopause you subscribe to, there are a number of ways of managing your symptoms and the risks of heart disease, stroke and osteoporosis.

- **HRT:** You're likely to be encouraged by conventional medical practitioners to consider this — possibly over a long period, if not for life, to fully benefit. Unless you've had a hysterectomy, this usually involves using oestrogen and progestogens in some combination. For more detailed information, see *To HRT or not to HRT?*, page 29.
- **Alternative products:** There's a range of views about the use of 'alternative' products in treating menopause. An important concern is that they don't have to be registered with the Therapeutic Goods Administration (TGA) in Australia. They can simply be listed with the TGA without any requirement for proof of their long-term safety or that they work.

Some experts believe this leaves consumers wide open to scams when it comes to menopause. They would require double-blind randomised clinical trials with a control group given a placebo before they'd accept alternatives to HRT as effective or safe.

However, other experts believe natural therapies do have a role to play in managing menopausal symptoms, though they aren't yet proven relevant to long-term health issues.

Phyto-oestrogens are an example. These are plant compounds that can have a similar effect when you eat them to the body's own oestrogen (see *Diet and phyto-oestrogens*, page 28). Studies have looked at the effects of adding soy (which contains them) to the diet or using a phyto-oestrogenic pill based on red clover extract. Both provided effective relief from symptoms in a number of cases: the former in 66% of women, the latter in 50%.

Other experts accept the safety and efficacy of some herbs (such as hypericum or St John's Wort for mood changes), or think that some Chinese herb mixtures work, although there is "little science available", as one of them puts it.

Vaginal creams are also available for symptoms like thinning, dryness or itch. Some contain oestrogen, but others available from chemists and supermarkets are non-hormonal.

Physical therapies that lower stress (yoga, relaxation and so on) could also be useful, as well as cutting down on alcohol and caffeine.

An approach integrating conventional and alternative medicine may work. Some experts see no conflict in working with HRT as well as 'natural' progesterone cream and a whole range of other therapies.

A PERSONAL STORY

Mine is a classic tale of perimenopause (the few years prior to menopause itself) and the highs and lows of seeking help for distressing symptoms.

Over the past six years, my symptoms have ranged from mild to severe. They can last for a few or many months, but keep changing. First they were black depression, violent rages, irritability. My libido also completely disappeared. A GP prescribed an anti-depressant, and a homeopath belladonna. Later, the symptoms were physical, starting with intensely sore, hot and swollen breasts.

Another GP pronounced me short of progesterone and sent me home with progestogen and a prediction that in six months I would need to add oestrogen HRT as well. I didn't feel happy about taking synthetic hormones for many months, and it was expensive — so it wound up sitting in the cupboard.

Instead I sent away by mail order to the US for some 'natural' progesterone cream, highly recommended by friends. I tried this for two months, but gave up as it made my breasts worse. It went into the cupboard as well (and it, too, was expensive).

Eventually the breast symptoms subsided and migraines took over. In due course I also experienced sleeplessness, night sweats, the feeling of ants crawling on my arms, vaginal and skin dryness and itchiness, daytime hot flushes, lack of concentration and great fatigue — often all at the same time.

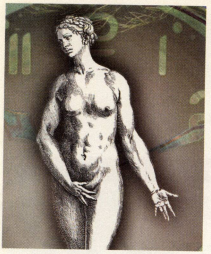
A naturopath recommended introducing soy into my diet and prescribed some Chinese herbs (a bupleurum and peony mixture). For the first couple of months the herbs had a great effect, but then it wore off. As they gave me terrible wind and were also expensive, I gave them up. I didn't like eating tofu every day either (but I've kept up the soy and linseed bread).

During a long period of extreme stress, I had noticed the night sweats and flushes were at their worst. When the stress stopped, they were hardly there. So there were obviously things I could do to help myself. For example, I changed my regular exercise program from running (hot) to swimming (cool), and carved out some time to reflect on what this new phase of my life meant to me. The latter was particularly helpful.

As I found out more, I discovered a new source of worry. Now that I was living with my symptoms, should I be concerned about the long-term issues of menopause, like osteoporosis? My dietary intake of calcium has always been low, and I did have pain in my joints. I went to a menopause clinic for advice.

The consulting doctor was certain I already had osteoporosis and recommended I go onto HRT immediately because when I was an athlete I had had irregular periods (10 years earlier). Despite my protests that my years of regular weight-bearing exercise must count for something, she sent me off for a bone mineral density scan. To my relief, it revealed my bones were at the top end of the normal range.

Now I'm trying to take things in my stride and feel happier standing on my own two feet. At least *they're* symptom-free.



Alternative treatments

The argument about what constitutes acceptable evidence of safety and efficacy is a difficult one. Practitioners of alternative medicine say hundreds of years of use of therapies such as herbs *is* evidence. It may be based on people's experience rather than scientifically proven, but in their view that's enough.

As many as 50% of Australian adults use alternative medicine products and services, spending over $1 billion a year on them. Within this group, menopausal women use them the most. With such a market, there has to be concern that some scams will slip through.

Profiled on the following pages are three alternative treatments for the symptoms of menopause: modifying your diet (phyto-oestrogens), creams (wild yam and 'natural' progesterone) and herbs. Each was chosen for a slightly different reason:

- Changing your diet to include more phyto-oestrogens — it's safe and effective in most cases.
- Wild yam and progesterone creams, because they are a big market and an opportunity for scams.
- Herbs, because they are by no means without risk, but have been used for many years for 'women's complaints' such as menopausal symptoms.

Changing your diet to include products high in phyto-oestrogens (see right) seems to lessen the symptoms of menopause for many women.

Diet and phyto-oestrogens

Phyto-oestrogens are naturally occurring plant compounds similar in their structure and function to the oestradiol produced by the ovaries before menopause. They seem to lessen menopausal symptoms for many women, provided they're taken in large enough quantities.

You can find them in:

- Soy foods (soy milk, tofu, miso, tempeh, soybeans, soy flour and bread, textured vegetable protein, soya sprouts).
- A wide range of nuts and seeds such as linseeds, flaxseed (oil or meal), almonds, sunflower and pumpkin seeds.
- Legumes such as chick peas, lentils and red kidney beans.
- Grains such as wheat, corn, oats, barley, rye, buckwheat.
- Plants such as red clover and alfalfa.

A number of vegetables and fruits also have phyto-oestrogenic effects, as do a number of herbs like dong quai and black cohosh, among others (see *Herbs*, page 30).

Studies show that two to three serves a day of soy products will help some menopausal symptoms, such as hot flushes and changes in vaginal cells. In practice, this means 500 mL of soymilk, 100 g of tofu, 25 g of roasted soybeans, or 4.5 slices of Bürgen soy and linseed bread per day (other brands may contain different amounts).

Unfortunately, the concentration of phyto-oestrogens can vary greatly, even between batches of the same product. Their absorbtion by the body can also vary — so the quantities above are only a guide.

Recent research has investigated the extent to which phyto-oestrogens can also protect against the long-term health issues of menopause. There's an association (rather than a proven cause and effect) between diets high in phyto-oestrogens and lower rates of cardiovascular disease and some cancers. Animal studies have also shown that soy positively affects bone mineral density and osteoporosis. More studies are needed to see if this is a promising area for healthcare.

Phyto-oestrogens also come in pill form. These are expensive and not everyone agrees they work, or are as good for you as consuming the whole plant as a food.

Wild yam and 'natural' progesterone creams

"Like a yam to slaughter" bemoans the headline of one article; "Yam scam", proclaims another. Is there any more to wild yam creams than just good fodder for witty headlines? What's the difference between

those creams and the 'natural' progesterone ones?

As noted earlier, there's a school of thought that menopausal symptoms are due to deficiency of progesterone rather than oestrogen. 'Natural' progesterone creams are promoted mainly for symptom relief (particularly hot flushes, night sweats and vaginal dryness), but sometimes also for the prevention and treatment of osteoporosis. 'Natural' progesterone also comes as gels, capsules and small lozenges that dissolve under the tongue. Synthetic progestogens (drugs with progesterone-like actions) are the 'non-natural' progesterone often used in HRT.

The only difference between 'natural' progesterone and 'synthetic' progestogens is that the latter have undergone some additional steps in a lab to modify their chemical structure and activity in the body. 'Natural' progesterone has exactly the same chemical structure as the hormone produced by the ovaries.

Since no plant *contains* progesterone, where does wild yam come into it? It's often the plant from which the compound is drawn for progesterone production. The plant most commonly used — Mexican wild yam — contains diosgenin, which is extracted from the root and made into progesterone in the lab. Diosgenin itself and any other substance in wild yam when applied to the skin can't be converted by the body to progesterone in the skin or the blood.

Progesterone creams are a minefield. There's little scientific evidence that they work, but lots of anecdotal evidence. Unless you have a cream made up for you under prescription by a pharmacist, you won't know how much progesterone is in it. Wild yam creams don't contain any.

To HRT or not to HRT?

Hormone replacement therapy (HRT) has a controversial reputation, and opinions vary, both among experts and women. The following are the main areas of contention and often conflicting evidence:

■ **Cardiovascular disease and HRT:** Many studies show that women on HRT have on average 50% fewer heart attacks and strokes. In contrast, though, a 1997 *British Medical Journal* review of 22 studies concluded there was no evidence that postmenopausal HRT prevents heart and blood vessel problems.

■ **Osteoporosis and HRT:** HRT has a good reputation for reducing women's risk of fractures of the spine, hip and wrist by 50–80%. However, research indicates that you need to take HRT for at least seven years to preserve bone mass. Median use in Australia is five years, and as soon as you stop taking it, bone mineral density declines rapidly. The greatest risk of hip fractures, for example, doesn't arise till after 75, so you may need to take HRT for the rest of your life to prevent osteoporosis.

■ **Cancer and HRT:** Some studies show that women on HRT suffer 20–40% fewer deaths from some types of cancer. However, others have shown a significant increase in the risk of breast cancer with HRT. A recent review of the relevant English-language literature concluded that the risk of breast cancer increases by 2.3% per year for each year of postmenopausal HRT.

But there's no consensus about how such results should be interpreted. One school of thought suggests that the so-called increase in the rate of breast cancer in long-term users of HRT may be due to better detection (through more breast x-rays, for example), and to other risk factors such as having your first child later in life, a western diet and alcohol use — all more common in HRT users.

There's also evidence that although women on HRT may get breast cancer more often, they're less likely to die of it. An American Cancer Society study published in 1996 showed a 16% reduction in breast cancer deaths in women on HRT. Some argue that given that breast cancer kills only one in 43 women — as opposed to cardiovascular disease, which kills 50%, or osteoporosis — you're better off taking HRT to get the protection against these other diseases.

In Australia, the National Health and Medical Research Council (NHMRC) recently formed a working group to review known risks associated with HRT, including increased risk of breast cancer. It found the evidence "inconclusive".

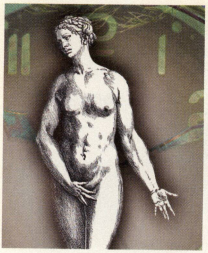
There are some positive new developments with HRT:

■ There are suggestions that long-term use can reduce the incidence of dementia.

■ Major reductions in urogenital symptoms (urinary tract infections, incontinence and so on) have also been shown.

■ There's an ever-increasing number of new products designed to provide greater choice and hopefully eliminate some of the problems.

For more information on progesterone creams, you can contact the Natural Progesterone Advisory Network on 1800 800 351.



Many of the claims made for wild yam creams — which are available through health food shops and direct distributors — are therefore false. However, there's some evidence that wild yam extract can act like a phyto-oestrogen (see *Diet and phyto-oestrogens*).

If you want to try a progesterone cream to relieve symptoms of menopause, how do you know whether a cream really contains progesterone, and how much? In Australia it's illegal for companies (some of which import and distribute creams by mail order or over the Internet from the US) to claim the creams contain progesterone, or to market them for menopause (they can only be marketed as skin creams). Progesterone is classified as a Schedule 4 drug in Australia. That's why you need a doctor's prescription to buy or import a cream.

And, unless the cream is specifically made up for you here by a pharmacist on the basis of a doctor's prescription, you won't know exactly how much progesterone it contains.

Even if you're sure of your source, the question remains whether the progesterone in the cream is absorbed through the skin and whether it can reach the levels normally seen in the second half of the menstrual cycle. At $30–60 a jar — which lasts one to two months — you'd want to be sure. Tests show low concentrations of progesterone in the blood even after double the recommended dose of cream, but saliva tests show higher levels. Further studies are needed — and then they'll be needed for each individual cream.

Given the present state of scientific knowledge and lack of clinical trials, it wouldn't be wise to use progesterone cream alone and hope it will prevent osteoporosis. Nor should women who are on HRT substitute creams for their progestogen tablets or patches — they could be putting themselves at risk of cancer of the uterus. However, the 170 members of the Natural Progesterone Advisory Network (NPAN) can't speak highly enough of progesterone cream to relieve their distressing menopausal symptoms. Testimonials abound to the effect that, "After only six months on 'real' progesterone I have achieved a quality of life I never deemed possible." Even so, NPAN still advises being monitored by a doctor if you're using a progesterone cream.

Herbs

A factsheet picked up from a well-known chain of health food stores lists black cohosh, damiana, liquorice, raspberry sage, Siberian ginseng, squaw vine, sage, vitex agnus castus, gotu kola and dong quai as helpful in treating menopausal symptoms. What's the poor menopausal consumer supposed to make of this?

Anne Cowper, Secretary of the National Herbalists Association, is the first to point out: "Herbs are drugs, can have unwanted side effects and women should not self-medicate with them."

Even advocates agree that herbs alone are not enough: herbalists will also usually work on lifestyle factors such as diet and exercise.

It's important to distinguish between practitioners who want to treat you and those who just want to sell you products. Symptoms can be complex, can be misinterpreted and can change, and all this can only be monitored by a qualified practitioner.

Herbal products bought over-the-counter can contain varying amounts of active ingredient (just

THE BOTTOM LINE

- It's up to you to decide what symptoms you can and can't live with, and symptoms do change over time (often within a 12-week period). So you can opt to wait them out.
- If you want to try treatment for your symptoms, you have a choice of a range of options in both conventional and alternative medicine. These aren't mutually exclusive.
- No one therapy (either conventional or alternative) suits every woman; particular therapies work for particular symptoms, but not all; and therapies can work for a number of months and then symptoms 'break through' and you need to change your approach.
- Don't self-medicate, because symptoms do change, and there are risks and benefits to all therapies as well as possible uncomfortable side effects. You need to be monitored by a qualified practitioner.
- Your practitioner must take the time to become familiar with your menstrual history, your lifestyle, how you're experiencing this time of your life, your risk profile for the 'diseases of aging', and so on.
- HRT is appropriate for some, important for others — but not necessary for every woman. See *To HRT or not to HRT?*, page 29.
- If you use HRT for a while and choose to stop, make sure you do this gradually with guidance from a qualified practitioner ('cold turkey' is not a good idea).
- Where the long-term health issues are concerned (heart disease, stroke, osteoporosis), inform yourself about the risk factors for each. Then with your doctor assess whether you're particularly at risk — if you are, think about HRT and other options.
- You can't go wrong making some lifestyle changes, even though they take determination and discipline. While HRT may reduce blood pressure, cholesterol and hot flushes, so too can aerobic exercise and a low-fat diet rich in soy. Stopping smoking brings great benefits (smokers have about six times the risk of heart disease). HRT may prevent bone loss, but weight-bearing exercise and calcium-rich nutrition can too. Daily relaxation practice can reduce hot flushes, anxiety and depression. And while you're at it, cut down on alcohol and caffeine.
- Adding phyto-oestrogens to your diet in the amounts suggested can probably help (see page 28).
- If you choose to use alternative therapies, don't self-medicate and expect to have to be patient and persistent. Results take time, often more so than with conventional therapies.

like progesterone creams). Other substances in the product can increase, decrease or change the effect of a herb. The quality of herbs also varies, as there are no standards, and products can be adulterated or contain substitute ingredients. This means that herbal products can't simply be considered 'safe'.

So are there any herbs that stand out as safe and effective for menopause? Some practitioners of conventional medicine say there is some evidence for three: black cohosh, St John's Wort and dong quai.

- **Black cohosh:** Also known as squaw root, it has a long history of use as a remedy for 'women's disorders' by the American Indians, and in Europe for menopausal and other symptoms. Scientific studies have shown black cohosh acts like a phyto-oestrogen (see *Diet and phyto-oestrogens*).
- **St John's Wort:** This herb can be classified as an anti-depressant and, according to four clinical trials published since 1987, it works. Some experts advise short-term use only under medical supervision, and it shouldn't be taken with any prescription anti-depressants.
- **Dong quai:** This is a type of angelica commonly prescribed in Chinese medicine for menopausal symptoms. It's supposed to act like a phyto-oestrogen. In China it has a long history of safe and effective use when taken in combination with other herbs. However, it shouldn't be taken on its own: studies have shown this isn't effective and there is some evidence of possible adverse effects. ❑

Some herbs are effective at treating symptoms of menopause, but even herbalists warn that herbs alone are not enough and that it's dangerous to self-medicate with them.

What you told us

We'd like to thank the many women who wrote to us about their experiences using alternative medicines for menopause.

About half of our respondents had used supplements such as evening primrose oil, and wild yam and 'natural' progesterone creams. About a third had tried herbal remedies (including black cohosh, dong quai and other Chinese herbs, extracts made up by naturopaths and sage tea). Some had modified their diet to include more soy and other phyto-oestrogens, including those in pill form.

Other treatments mentioned include homeopathy, acupuncture, aromatherapy, Bach flower remedies, shiatsu and reflexology. A number found exercise useful, including swimming ("It's impossible to get a hot flush when immersed in water!"), walking, Tai Chi and yoga. About a third had also used HRT.

While one remedy worked for one woman, another found the same remedy useless. For example, one woman seeking help for her migraines tried a wild yam progesterone cream for four months, on prescription from a doctor. She had a dreadful time with side effects: "Very emotional, teary, very cranky and impatient with my children, mildly depressed and worst of all waking up in the middle of the night feeling panicky ... I learnt from this experience that 'wild yam progesterone cream' is not for me."

In complete contrast, another woman also suffering from migraines (as well as fatigue, depression, night sweats and weight gain) tried yam cream and a tonic made up by a chemist: "Two months later I felt fantastic. Now after about 12 months I only use the yam cream and I have lost 8 kg. I don't feel old any more."

One subscriber found diet and exercise worked for her hot flushes and emotional ups and downs. Another experienced little success in tackling the same symptoms with a cornucopia of products : "I have tried various dietary supplements such as straight linseed, evening primrose oil capsules, dong quai, and I forget what else — also two kinds of HRT. No noticeable results (except allergic reactions to HRT and crippling colic from straight linseed) from any of them."

One subscriber with a particularly lengthy experience of HRT, wild yam cream, an array of supplements and dietary changes summarised the lesson she wanted to pass on: "Read, research, ask questions until you are satisfied that what you're doing is right for you. Too many women, including myself, have accepted what the doctor said without questioning or asking for further information. Don't accept that others always know what's good for you. It's up to each of us to be responsible for our bodies."

To find a qualified herbalist, ring the National Herbalists Association on (02) 9211 6437, and it will recommend someone in your area.

CONSUMER-IN-LAW

There's no simple definition of next of kin. If you're asked to nominate your next of kin by a hospital, you're telling them who to contact in an emergency. But if you die without a will, strict rules rank your next of kin and your property will be distributed accordingly.

Who is my 'next of kin'?

IN BRIEF

- Even if you think your estate is small and your wishes simple, it's worth making a will. Dying intestate can cause complications and further grief for your family.
- Concerned that you or a family member could become ill and unable to make decisions? It might be best to make out a power of attorney now.

ROMAN LAW, THE ROOT OF OUR OWN, ranks your relatives by counting links up or down. There's one link up to your parents, one down to your children, so they're your closest next of kin. Next come your sisters and brothers, grandparents and grandchildren — and you're not linked to your spouse.

However, under Australian law, spouses are linked, and are legally regarded as each other's closest next of kin when it comes to important issues such as inheritance.

The following are common scenarios that pose and answer questions you may find yourself asking one day. Unless specified, the scenarios apply Australia-wide.

Wills

I haven't bothered to make a will. Everything will just go to my spouse and he can look after the kids, right?

If you die intestate — without a will — your property won't simply go to your spouse. How it's distributed varies from state to state and depends on how many family members you have.

How you own your home is also vital. You and your spouse could own it as 'joint tenants', which means you're treated as a single unit, so your share will automatically become his. Or you could be 'tenants in common', each with a separate share in the property (but still using it together), in which case your share is part of your estate.

Your spouse gets everything you own if it's worth less than a set limit (which varies from state to state). If it's above the limit, he gets your personal possessions and a set amount of money. He also gets the home in all states but Queensland and the NT, where he has a right to buy it. (Unless, of course, you owned the home as joint tenants, in which case it's his already and not part of your estate.) Anything left over is divided between him and your children — the shares vary from state to state and depend on how many children there are.

If you're in a de facto relationship, your partner will inherit in the ACT, NSW, Queensland, the NT and SA. But for your relationship to be recognised as de facto it must fulfil conditions, which vary from state to state. In Queensland, for example, you must have been living in a marriage-like relationship for five years.

Legislation was passed in NSW in May giving gay and lesbian partners the same inheritance rights as heterosexual couples. They also have these rights in the ACT, but in other states they aren't yet entitled

to anything. However, the distribution of unwilled property can be challenged in some states by people who are dependent on the deceased, including gay, lesbian and de facto partners.

An administrator works out who gets what, which can take time and money. To save your family from uncertainty, it's worth making a will. Kits are available and various organisations offer help, but a small error can cause big problems, so it may be worth getting legal advice. For more information on will kits, see CHOICE, February 1996, or *Computer CHOICE*, Nov/Dec 1998.

My parents split up years ago and both remarried. Each died recently, leaving everything to their new spouses. Can I challenge their wills?

You can challenge the wills under laws that prevent unfair treatment of relatives and dependants, but there are time limits, so act promptly.

You'll only succeed if you can show that either parent failed in a duty to provide for you. Your age, finances and relationship with each parent will be considered. In some states, you'll have to show you were dependent on them. How much money your parents had to leave and their obligations to their new spouses (and any other children) will also be important.

I am the executor of my friend's will, which she wrote years ago, where she says she wants to be buried in her family plot. Must I follow her instructions, or can her partner cremate her and scatter her ashes in their garden?

As your friend's executor, it's up to you to deal with her body. You don't have to comply with her instructions, which are merely seen as a request.

But if she left specific instructions that her body *not* be cremated, then in some states (NSW, Tasmania, Victoria and the ACT) they're binding. Under these conditions you could bury her as and where you choose (within the law), but you couldn't cremate her.

Guardianship

We've chosen somebody to look after our children if we both die while they're young — will making them our executor ensure this happens?

No — you should name them in your will to become the children's guardian in case you die before they're 18. However, your relatives or your children themselves can challenge the guardianship.

The court then decides who should look after them, based on what's in their best interests. As they become older and more able to understand the situation, more weight is given to what they want.

The guardian you appoint could also apply for adoption, which would give them all parental rights and responsibilities towards the children, who would in turn have all the rights of their biological offspring. If the guardian then died without a will, your children would have the same inheritance rights as the guardian's biological children.

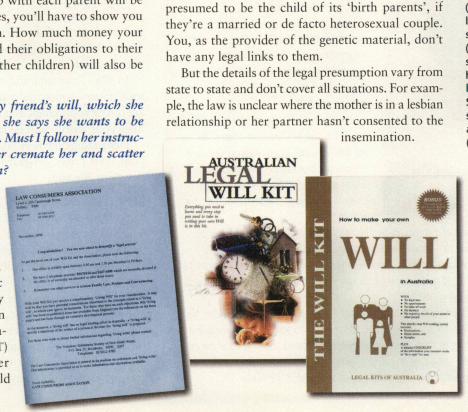
It'll be easier for the guardian to adopt them if he or she is a relative. Either way, the adoption would have to be approved by a court.

Biological connection

As a student, I was a sperm donor. I've heard that any children born as a result of this have the right to contact me and could demand support. Is this true?

A child created by artificial insemination is legally presumed to be the child of its 'birth parents', if they're a married or de facto heterosexual couple. You, as the provider of the genetic material, don't have any legal links to them.

But the details of the legal presumption vary from state to state and don't cover all situations. For example, the law is unclear where the mother is in a lesbian relationship or her partner hasn't consented to the insemination.



For more information

CHOICE would like to thank Australia's law societies, the Law Institute of Victoria and the ANU's Charles Rowland for their help in the preparation of this article. While it will give you an overview of the law, it can't cover all situations. If you're in doubt, get legal advice. A good starting point is your state's Law Society or Institute.

- **ACT: (02) 6247 5700.**
- **NSW: (02) 9373 7300 or freephone 1800 357 300 from outside Sydney.**
- **NT: (08) 8981 5104.**
- **Queensland: (07) 3842 5888.**
- **SA: Call (08) 8229 0222 for a half-hour appointment with the Law Society Advisory Service ($10, $5 concession). The Legal Services Commission of SA freephone advisory number: 1300 366 424.**
- **Tasmania: (03) 6234 4133.**
- **Victoria: (03) 9602 5000 (dial-a-law recorded message service). Or (03) 9607 9550 to find a solicitor (the first half-hour is free).**
- **WA: The Law Society Shop Front Lawyer service (20 minutes' advice for $20) on (08) 9221 4402.**

If your affairs are relatively simple you could use a will kit to make a will, or a solicitor wouldn't charge much to draw one up for you.

In any case, the child won't have any claims over you and generally won't be able to find out who you are. In most states where records are kept, information that would identify you can't be passed on.

However, children born in Victoria since 1998 have the right to information (and nothing else) about their biological parents; similar rights are being considered in WA. Donors in Victoria can only give sperm if they consent to information being kept on a register (similar to an adoption register) and given to any offspring. A voluntary, retrospective register is being set up so children born in Victoria before 1998 and their genetic parents can find each other if they both want to.

Medical rights

My adult sister recently checked into a psychiatric hospital. Neither she nor the hospital will tell us what's going on. Can we insist they do?

You don't have any right to her information — your sister, as an adult health consumer, has a right to confidentiality. It's an important part of medical and psychiatric treatment, as patients may not be open with doctors if they're worried information will be passed on to others.

But doctors *can* pass on information to other health professionals or, if required, to a court. In some circumstances, your sister could sue her doctors for passing on information about her, though she'd have to prove that she'd been harmed as a consequence.

The only relatives who have any rights to information are legal guardians or the parents of a child.

A hospital wants to give our 10-year-old son a blood transfusion, which is against our beliefs. Can we refuse?

Usually, people can't be given medical treatment without their consent — a hospital can be sued for assault if it gives treatment against the patient's wishes. As parents of a child, it's up to you to give — or withhold — that consent. However, because he's a child, if the hospital believes he's likely to die without the treatment, it *can* give a blood transfusion to your son, even though you refuse to consent. Once health professionals think your son is old enough to understand what's happening, he'll be able to give his own consent.

I have a serious medical condition and I'm scared I'll end up brain-dead on life support. Can I make decisions about my treatment now?

You can make an advance directive, or living will, which is a statement of your wishes. Its legal status, once you're no longer conscious, varies from state to state.

In the ACT, Queensland and Victoria, a living will is legally binding — your medical carers will have to follow its instructions just as they'd follow your decisions if you were conscious.

In SA and the NT only an instruction not to prolong your life when you've got a terminal illness is binding. It would prevent, for example, resuscitation, but wouldn't allow doctors not to give you basic care, such as food.

In WA, Tasmania and NSW a living will has no legal status — once you're unconscious, any decisions are out of your hands. But under government guidelines your wishes will be taken into consideration.

Depending on where you live, you can also choose your own proxy or guardian in advance to make decisions for you.

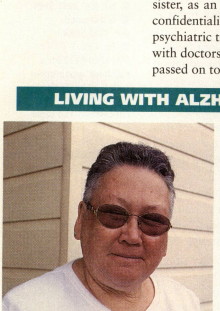
My husband has just died and the authorities want to perform an autopsy on him. Can I refuse?

The aim of an autopsy is to find out what caused his death. This could be important for your family, if he died of a disease with genetic links, or for the community in tracing infectious diseases.

Your consent may be required, but not if the autopsy is ordered by a coroner. You can challenge the coroner's decision, but you may not ultimately be able to prevent the autopsy.

The authorities will try to be sensitive to any religious beliefs you may have, for example a need

LIVING WITH ALZHEIMER'S



Pauline Shepherd of Guildford, NSW, was devastated when her husband, John, was diagnosed with Alzheimer's disease at 57. "It was a tremendous shock," she says. "I knew about the disease, but until it knocks at your door you take no notice."

John now lives in a nursing home and, over the last four years, Pauline has watched his condition deteriorate. "It's very draining, watching this person you've loved fade away in front of your eyes and saying, how long until this ends?"

Pauline has also taken over responsibility for all the couple's financial affairs. "Before my John got sick, I had never picked up a cheque book or handled any of our affairs, so it was a big shock. Suddenly I had this cheque book I had to balance, and all the bills to pay."

Under an enduring power of attorney, drawn up before he became too ill, she can do anything John would be able to — for example, she can control and gain access to his superannuation. There were some formalities involved in drawing it up, but, "It only took us sitting there with the solicitor. It made me feel a bit funny, because I've felt that I'm playing God here and I don't like playing God."

But she's glad she and John fixed it up while he was well. If they'd left it much later, he would have been incapable of empowering her. She'd have had to apply to the Guardianship Tribunal and to demonstrate that John was mentally ill/incapacitated and in need of her help.

This would have been the last straw on top of dealing with John's deterioration. "If you haven't got an enduring power of attorney, you're all up the creek," she says.

to bury the body within a specific time period.

If, however, a teaching hospital asks to carry out an autopsy for practical teaching purposes, you can say no and the hospital can't proceed.

Powers of attorney

While I'm overseas I want a friend to look after things for me — pay bills and so on. What should I do?

You can give your friend a general power of attorney to deal with your financial affairs. But this means they could also sell your house (legally) and embezzle the proceeds (illegally!) — so don't go ahead unless you're completely satisfied they're trustworthy.

Powers of attorney are often drawn up by solicitors, or a standard form is available from legal stationers. However, different regulations apply in different states and it may be necessary to sign the form in front of prescribed people (such as solicitors) or register it. Check the form for details.

You can limit the power you give, perhaps to operating your bank account. But be careful if you do this: the exact wording of the document is very important and it may be best to consult a solicitor. You can also limit the power to the time you're away.

You're not signing away your rights — you can still do anything you've enabled your friend to do.

The power of attorney is proof that your delegate is acting legally, so make sure they keep it safe.

We're worried my mother may develop Alzheimer's disease, which runs in the family. Can I look after her affairs once she's unable to do it herself?

A **general** power of attorney (as described above) won't do the trick — it will become invalid as soon as your mother is mentally incapacitated.

But an **enduring** power of attorney will allow you to make financial decisions on her behalf, manage her money and sign contracts for her after she's become incapacitated.

In many states, extra formalities are required to create an enduring power of attorney: see a solicitor.

Will I also be able to make personal decisions for her — consent to medical treatment, decide where she'll live and so on?

In Queensland and the ACT, she can allow you to make these decisions using an enduring power of attorney. In Victoria a special medical power of attorney covers health (but not lifestyle) decisions.

In Tasmania, NSW and SA your mother can give you these powers separately using an enduring guardianship, which should soon also be available in Victoria.

But in WA and the NT, she can't give you these powers at all. You can only wait until she's ill and then apply to be made her guardian.

It's easier to help a relative who's no longer able to make decisions themselves if they've given you some sort of legal status (see left).

My mother has dementia and can no longer legally sign a power of attorney — what can I do?

As your mother can't make decisions herself, it's too late for her to hand decisions over to you. But legal changes in most states over the last 15 years mean you can still help.

In most states you can apply to be made her guardian (for personal and lifestyle matters) and for control of her financial affairs. You'll usually have to show she's mentally ill/incapacitated and in need of your help.

In Queensland the relevant legislation is currently being drafted; for now, the Public Trustee is responsible for her financial affairs. You can apply to the Supreme Court to take over, but that's expensive and time-consuming and you won't necessarily be given control. You are, however, automatically her 'statutory health attorney', so you can make decisions about her medical treatment.

Organ donation

My husband is unconscious and close to death in hospital. He's said he wants to donate his organs, but I can't bear the thought — can I prevent it?

Even if the medical staff knows your husband wants his body to be used, they will ask you before going ahead and won't use his organs without your permission.

It's easier for relatives to make this difficult decision if it's discussed in advance. If you want to be a donor, carry a signed driver's licence indicating this or a donor card, so the hospitals and your relatives are aware of your wishes.

Your organs could help up to nine people. In 1998, 196 Australians donated their organs, benefiting 661 transplant patients. There are currently around 2200 Australians on waiting lists for organs and eyes. ❑

Is it a **suitcase?** *Is it a* **backpack?** *No, it's a* **travel pack!**

Looking for a suitcase you can carry a fair way without straining your back? Or a backpack that's easy to pack and convenient at the airport? A travel pack could be the answer.

IN BRIEF

- None of the 70 L and 75 L packs tested and trialled is ideal, but there are seven you'd probably be reasonably happy with.
- It's important to find the pack that suits *you:* check it's comfortable and that its layout — pockets and so on — is convenient.
- Five packs didn't come up to scratch, with four of them ripping too easily.

CROSS TWO PRODUCTS AND YOU CAN sometimes end up with the bad points of both. But the travel pack — part backpack, part suitcase — is an exception.

A travel pack looks fairly similar to a conventional backpack, but there are two important differences:

- The harness can be neatly zipped away behind a protective covering, so you can carry it like a suitcase without the extra straps getting in the way.
- Unlike a conventional backpack, a travel pack opens like a zippered suitcase.

So at the airport and during packing, you've the advantages of a suitcase, with no dangling harness to catch on luggage carousels. Your gear is easy to get at — no more burrowing through layers of clothes to find that buried book. And when you're on foot, you've got the flexibility of a backpack. A stiff walk to the ferry and no transport in sight? No problem — whip out the harness and you're mobile.

All the packs in this test come with a day pack that can be carried separately or piggy-backed on the main pack. They can also be worn on your front, clipped to the main pack's harness, distributing the load and improving security.

We put the packs through their paces in the lab and, with the help of trialists, on the move. We were looking for a pack that's tough, water-resistant, comfortable and easy to use.

Rips and drips

Seven packs achieved very good overall scores in the lab tests for durability, strength and water resistance (see the table on page 41 for details) and you'd probably be happy with any of them. Two of them — the BLACK WOLF and NOMAD — just made it to the top of the list, but they're not very far ahead of the others.

The remaining five packs in the test aren't recommended, as each scored less than 50% in one or more tests for durability or water resistance, which isn't satisfactory.

The MONT, MOUNTAIN DESIGNS, SHERPA and TATONKA models didn't do well enough in the tear resistance test. And after we'd exposed the WHITE MOUNTAIN, TATONKA and MONT to simulated rain, they were all quite wet inside, and large pools

WHAT TO BUY

equal	**BLACK WOLF Grand Teton 75** BEST BUY	$279
	NOMAD Discovery 75	$329
	SUMMIT Adventurer Pack	$369
	ADVENTURE DESIGNS Tom Thumb 2	$349
	BERGHAUS Shadow	$279
equal	**KATHMANDU De Luxe**	$400
	SNOWGUM Indian Pacific	$349

WHAT TO LOOK FOR

■ A **harness** that's well-padded and comfortable. Check it's fully adjustable, with a sliding mechanism to alter the distance between the waist belt and the top of the shoulder straps; it should also pack away neatly when you're using the pack in its suitcase mode.

■ Ideally, the **chest strap** should move up and down the harness so you can wear it at a height that's right for you.

■ **Size** is important: while you'll be annoyed by a pack that won't take all your gear, a huge pack can be unwieldy and too heavy when fully laden. All but one of the packs tested are 75 L models; the **KATHMANDU** is 70 L (no 75 L model was available).

■ **Day packs** vary considerably in size and comfort, so look for **padded shoulder straps** and, for extra comfort, a waist strap. Make sure it's large enough to take what you'll need for the day and look for handy zipped pockets on the outside.

■ Check there's a **clip and D-ring** arrangement, allowing you to carry the day pack on your front, hanging from the main pack's harness. You'll also be more comfortable if there's a slide adjustment, so you can wear the day pack at the right height, and if the clips rotate.

■ Make sure **zips** are robust, move smoothly and don't stick in corners. Look for zips with two heads for improved access. Ideally, they should have sturdy, easy to grip tabs and should be lockable (using a padlock). Wide zip flaps can help prevent rain leaking in through the zips.

■ The pack should be comfortable to carry as a suitcase, so look for **padded handles and straps** and check that it's well balanced. Check that the shoulder carry strap can be removed or stored in a pouch.

■ Small **external pockets** can be useful — for a water bottle or book you want to keep handy, for example, while a large **internal pocket** is handy for storing laundry.

■ A **reflective strip** can help to make you more visible at night, and you may be glad to have a **rain cover** if the weather turns bad.

Compression straps: Most travel packs have adjustable internal webbing straps, used to compress the contents before closing the pack lid. Not all the straps tested were convenient to use, so check them out. Sometimes a zipped bag or pocket is strung between the two straps to improve compression (below).

For more information

While the following are commercial websites and will, of course, push their own products, they also have good general information about travel packs:

■ **www.mountaindesign.com.au/products/packs/packs.html.**

■ **www.snowgum.com.au/inatpacks.html.**

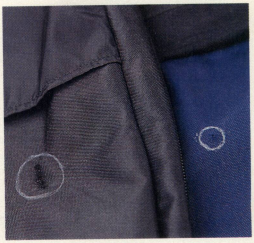
of water had collected in the bottom of the packs, which would leave your things sodden. The **SHERPA** wasn't much better.

We also dropped a heavy, cone-tipped rod onto each pack to test its puncture resistance. This caused a barely visible hole, only 4 mm across, in the **ADVENTURE DESIGNS** pack, while the **TATONKA** was left with a 22 mm gash (see photo, right). The rest were somewhere in-between.

Using them

The user trial looked at comfort, ease of use and ease of packing. The results are in the table on page 40 and there are user comments in the profiles overleaf.

Overall, the trialists' ratings for the seven recommended packs were very similar — they found the **BERGHAUS, KATHMANDU** and **SUMMIT** relatively comfortable but a bit harder to use, while for the other four it was the other way round.



Below left: The Black Wolf and Nomad packs come with a rain cover that kept them very dry in water-resistance tests. You have to buy one separately for the other packs.

Below: It's worth investing in a tough pack. The Adventure Designs pack (right) stood up best to our puncture test — far better than the Tatonka (left).

The travel packs in the *What to buy* list are profiled in rank order, top to bottom. Prices shown are a good target to aim for when shopping around, based on nationwide checks in July 1999. Anything lower is a bargain.

BLACK WOLF Grand Teton 75

Target price: $279

BEST BUY

Good points

- Good puncture and tear resistance.
- Very good water resistance (tested with its rain cover).
- Plenty of zipped compartments inside the pack, including a large removable one.
- Harness is easily adjusted.
- Roomy day pack with two compartments and handy internal pockets.
- Clips for carrying the day pack rotate, improving comfort.
- Special compartment for storing shoulder carry strap.
- Foam inserts in waist belt can be removed for washing.

Trialists' comment: *"Easy to put on."*

Bad points

- None to speak of.

Trialists' criticisms: *"Not well balanced; the day pack bounces around when it's attached to the harness." "The chest strap tended to come off during use."*

NOMAD Discovery 75

Target price: $329

Good points

- Good puncture and tear resistance.
- Very good water resistance (tested with its rain cover).
- Plenty of zipped compartments inside the pack, including a large removable one.
- Harness is easily adjusted.
- Roomy day pack with two compartments and handy internal pockets.
- Clips for carrying the day pack rotate, improving comfort.
- Special compartment for storing shoulder carry strap.
- Foam inserts in waist belt can be removed for washing.

Bad points

- The waist buckle broke in the strength test.

Trialists' criticisms: *"Waist strap is difficult to adjust." "Pack is bottom-heavy when carried as a suitcase; the day pack bounces around when it's attached to the harness."*

SUMMIT Adventurer Pack

Target price: $369

Good points

- The only model tested where both the main pack and day pack zips have two tabs, which can be locked together.
- Clips for carrying the day pack on the front rotate, improving comfort.
- Strongest belt buckle.
- Base is reinforced with an extra lining.

Bad points

- Relatively poor tear resistance.
- Harness not fully adjustable (see *What to look for*, page 37).
- Internal pockets are not very useful.

Trialists' criticisms: A comfortable pack overall, but some trialists felt that it didn't fit them well. *"The day pack hangs too low when attached to the harness." "It's difficult to zip the day pack onto the pack and zip the harness away."*

ADVENTURE DESIGNS Tom Thumb 2

Target price: $349

Good points

- Good puncture resistance.
- Harness can be adjusted easily.
- Main pack zip has two tabs, which can be locked together.
- Clips for carrying the day pack on the front are adjustable and rotate.
- Foam inserts in the waist belt, and the waist belt itself, can be removed for washing.

Bad points

- Relatively poor tear resistance.

Trialists' criticisms: *"The harness digs in." "The day pack hangs much too low when it's attached to the harness, bumping the thighs."*

BERGHAUS Shadow

Target price: $279

Good points

- Good tear resistance.
- Plenty of internal zipped pockets.
- Roomy day pack.
- The only model tested where the day pack can be attached to the main pack when both are full.
- Unusual layout; the lid of the travel pack covers the entire pack, giving better access.
- The only pack in the test that can also be loaded from the top, like a conventional backpack.
- Waist buckle uses an interlocking mechanism that releases quickly.
- Base is reinforced with an extra lining.
- Very durable suitcase handle.

Bad points

- The main pack has only one compartment.
- The waist buckle withstood a heavy weight but finally broke.
- Harness isn't fully adjustable (see *What to look for).*
- Internal compression straps are short and awkward to use.
- Clips carrying the day pack don't rotate.

Trialists' criticism: *"It's difficult to zip the harness away behind its cover."*

KATHMANDU De Luxe

Target price: $400

Good points

- Handy compartments; one is detachable.
- Harness is easily adjusted.
- Harness cover can be packed away and held in place by Velcro.
- Special compartment for storing shoulder carry strap.
- Base is reinforced with two extra linings.

Trialists comment: *"A comfortable pack."*

Bad points

- Clips for carrying the day pack don't rotate.
- Internal compression straps are short and awkward to use.

Trialists' criticism: *"Difficult to attach the day pack to the main pack."*

SNOWGUM Indian Pacific

Target price: $349

Good points

- Harness is quick and easy to adjust.
- Zips on main pack can be locked.
- Clips for carrying the day pack are adjustable and also rotate, improving comfort.
- Waist belt can be removed for washing.
- Very durable suitcase handle.

Bad points

- Relatively small day pack.
- Relatively poor tear resistance.

Trialists' criticisms: *"The harness digs into your shoulders."*

"The day pack hangs too low when it's attached to the harness, bumping the thighs."

A good fit

As anyone who's carried a backpack any distance knows, it's very important that it's comfortable. A pack that felt fine when you tried it in the shop could turn into a back-breaking nightmare when fully loaded.

A bit of time in the shop finding the right pack for you, in the right size, could save you many hours of discomfort later. And if you're buying a pack for somebody else, take them for a fitting first. One shop even refused to sell our buyer a travel pack 'for her son' without a fitting.

It may be worth taking a jumper with you, so you can check that the pack's comfortable to wear with bulky clothing.

When we bought the packs, the level of help and expertise varied enormously from shop to shop. If you don't get the help you need, go elsewhere.

You should be able to expect the shop assistant to:

- Help you try packs on and adjust them to fit you.
- Show you how to use all the adjustment features properly.
- Place weights in the pack so you can assess how it'll feel fully loaded. The weights should be distributed around the pack, not just shoved in its bottom, to give you a good idea.

When trying packs, be aware that:

- The weight should be taken on your hips, not your shoulders. The pack should feel well balanced and not pull you backwards.
- The pack should sit with its top level with your shoulders and end at the base of your spine. The waist belt buckle should be at hip level.
- There shouldn't be a gap between the harness and the pack — if there is, it doesn't fit properly.
- Look for metal bars in the harness. They bend to the shape of your back, giving support and comfort. Some can be bent to fit your back in the shop.

							1	1	1	1	2
							Features				User t
	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price ($)*	Warranty (years)	Weight (kg)	Fully adjustable harness	Chest strap: movable (M) or detachable (D)	No. of zipped compartments: travel / day pack	D-rings / clips movable along shoulder strap	Comfo
BEST BUY equal	**BLACK WOLF** Grand Teton 75 **(A)**	Phoenix Leisure Group	China	279	5 **(B)**	3.4	✓	M, D	5 / 4	✗	Borderl
	NOMAD Discovery 75	Barbeques Galore	China	329	5 **(B)**	3.3	✓	M, D	5 / 4	✗	Borderl
	SUMMIT Adventurer Pack	Alpine Concepts	Australia	369	Life **(C)**	2.7	✗	M, D	3 / 2	✗	OK
	ADVENTURE DESIGNS Tom Thumb 2	Adventure One	Australia	349	Life **(C)**	2.9	✓	M	2 / 1	✓	Borderl
	BERGHAUS Shadow	Outdoor Agencies	China	279	**(B)**	2.6	✗	M	6 / 3	✗	OK
equal	**KATHMANDU** De Luxe	Kathmandu	China	400	Life **(B) (C)**	3.2	✓	M, D	7 / 3	✗	OK
	SNOWGUM Indian Pacific	One Planet/Adventure Designs	Australia	349	Life **(C)**	2.8	✓	M	2 / 2	✓	Borderli
	NOT RECOMMENDED										
	WHITE MOUNTAIN Holiday 70	White Mountain	Vietnam	278	Life **(C)**	3.1	✓	M	4 / 2	✗	Borderli
	MONT Ziro	Mont Adventure Equipment	Fiji	339	**(B)**	3.4	✓	M	4 / 2	✓	Good
equal	**MOUNTAIN DESIGNS** Horizon	Mountain Designs	Sri Lanka	269	**(B)**	3.4	✓	M, D	7 / 2	✗	OK
	SHERPA Quantum 75	Sherpa Outdoor Equipment	Taiwan	269	**(B)**	2.9	✗	M, D	4 / 2	✗	OK
	TATONKA Kalgan Creek III	Outdoor Survival Australia	Vietnam	265	1	2.9	✓	M, D	4 / 1	✗	Borderli

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in July 1999.

(A) This model will be replaced by October 1999, but the distributor tells us the changes are only cosmetic and only to the design of the day pack.

(B) Fully guaranteed against faulty materials, components and workmanship.

(C) A 'life' warranty is less useful than a specified time, as it tends to mean simply that the product is guaranteed to last as long as it lasts.

(D) With rain cover. See table note 7 for details.

Security

Small wire cutters easily cut through the Pacsafe's drawstring and wire mesh.

"Luggage slashed, cash and cards stolen while owner in shower, drugs planted in airport, luggage taken while sleeping on overnight train, gear stolen when camping; the horror stories are endless."

As this advertising blurb for the **PACSAFE** points out, travellers are vulnerable to theft. The **PACSAFE** (left) is a stainless steel web, rather like an enormous hairnet, which you slip over your backpack and secure using a wire drawstring and a padlock.

It's meant to protect your pack while you're wearing it or let you lock it to a fixed object if you have to leave it unattended.

While it may prevent it from being slashed by a thief or mean you're happier to leave your pack for a few minutes, perhaps locked to your train seat, our crack team of petty thieves didn't have much trouble getting into it.

- Small wire cutters easily cut through the wire mesh, the drawstring and the "high impact resistant polycarbonate" locking device.
- Polycarbonate beads on the drawstring prevent it from sliding out of the locking device, but we melted these off with a cigarette lighter.
- The padlock wasn't hard to pick.
- Anything with a diameter under 9 cm could be slipped through the net.

While the **PACSAFE** may be a deterrent, it's not very secure and, at almost $90, it's probably not worth investing in.

So how can you ensure your possessions are as safe as possible?

A pack with zip tabs that can be locked is a good start. Though a padlock won't keep out a determined thief, it's still a deterrent. It's also worth looking for large zip flaps — the harder it is to spot the weak point in your defences, the harder it is to breach them.

A day pack that's easily removed from the back of a pack could be tempting for a thief, so it may be best to opt for one that's zipped, rather than clipped, onto the main pack.

Pack valuables away and never leave anything you're not prepared to lose in an outside pocket.

2	2	3	4	5	6	7	8	

Durability and water resistance tests

Ease of use	Packing	Handle durability score (%)	Tear resistance score (%)	Waist buckle strength score (%)	Puncture resistance score (%)	Water resistance score (%)	Overall score (%)	Brand / model (in rank order)	
OK	OK	98	80	62	80	89 **(D)**	89	**BLACK WOLF** Grand Teton 75 **(A)**	equal
OK	OK	80	79	71	79	90 **(D)**	89	**NOMAD** Discovery 75	
Borderline	OK	78	51	100	75	73	87	**SUMMIT** Adventurer Pack	
OK	OK	90	56	68	81	75	86	**ADVENTURE DESIGNS** Tom Thumb 2	
Borderline	OK	100	78	80	75	74	85	**BERGHAUS** Shadow	
Borderline	OK	95	64	83	74	64	85	**KATHMANDU** De Luxe	equal
OK	OK	100	57	71	77	68	85	**SNOWGUM** Indian Pacific	
OK	Borderline	100	61	74	79	46	81	**WHITE MOUNTAIN** Holiday 70	
Borderline	Good	100	45	71	77	48	79	**MONT** Ziro	
Borderline	Good	38	47	71	54	61	76	**MOUNTAIN DESIGNS** Horizon	equal
OK	Borderline	53	17	77	60	54	76	**SHERPA** Quantum 75	
OK	OK	88	7	46	19	51	67	**TATONKA** Kalgan Creek III	

1 Features
For more details see *What to look for*, page 37.

2 User trial results
We filled the packs with 16 kg of clothing and a specialist adjusted them to fit our trialists. We then sent them out to Sydney airport for two days (traipsing up and down stairs, on and off buses, and carrying the packs in all conceivable positions).

Each trialist rated each pack for comfort and balance and looked at ease of use: how difficult it was to adjust the pack, convert it from a pack to a suitcase and so on.

The packing assessment reflects the convenience of the pack and its layout for a normal load.

3 Handle durability
We loaded the pack with a heavy load (35 kg) and lifted it roughly by its side handle and the handle on the top of the pack (if there was one) 500 times each. The handles were assessed for damage — the more damage, the lower the score.

4 Tear resistance
We punctured the fabric of each pack and measured the force needed to then tear it — the more force, the higher the score.

5 Waist buckle strength
We loaded weights onto the fastened waist belt buckle until it either came open or broke. Withstanding a big load before opening or breaking gives a high score.

6 Puncture resistance
We dropped a cone-tipped rod, weighing 1 kg, onto the fabric of each pack and measured the resulting hole. The smaller the hole, the higher the score.

7 Water resistance
We put the packs under a shower for 10 minutes at a flow rate equivalent to very heavy rain. A high score means both the main pack and day pack remained reasonably dry.

Two packs, the **BLACK WOLF** and **NOMAD**, come with rain covers, stored in special pouches. We tested these packs with the covers on, which is probably why they came top in this test. Their day packs, when tested without the raincover, didn't do so well.

You can buy a rain cover separately to use with any of these packs.

8 Overall score
The overall score is a combination of the durability and water resistance tests, weighted as follows:

- Harness durability: 25%.
- Water resistance: 20%.
- Drop test: 15%.
- Puncture resistance: 15%.
- Buckle strength: 10%.
- Slash resistance: 5%.
- Tear resistance: 5%.
- Handle durability: 5%.

All the packs did well in the following tests, so the results aren't shown in the table:

Harness durability
We loaded each pack with a far heavier load than you'd be likely to carry (50 kg). We then lifted and dropped the pack 10,000 times, to simulate the stress on its harness as you walk along — the better the condition of the harness, the higher the score.

Drop test
We loaded each pack with a heavy load (35 kg) and dropped it 90 cm, 1000 times — the less damage, the higher the score.

Slash resistance test
The surface of the pack was slashed five times, using a bar designed to simulate the pack brushing against, say, a rough rock — the less damage, the higher the score.

If you live in a hot part of Australia, you may need an air conditioner to keep comfortably cool in summer. You can also use reverse-cycle models like those in this test for efficient winter heating.

Staying *cool* this summer

IN BRIEF

- On test: seven split-system reverse-cycle air conditioners with 6 kW to 6.6 kW cooling capacity — suitable for an average-sized open-plan living room.
- How do you estimate the size of air conditioner you need for your home? See page 45.
- Tips on how to stay cool without an air conditioner — page 44.

FOR MANY AUSTRALIANS, KEEPING cool in summer is synonymous with buying an air conditioner. While this is the only appliance that can really cool a hot room effectively, there are other — often cheaper — ways to keep the heat out of your home in the first place. Check *How to keep you and your home cool*, page 44, for tips.

If you've decided you can't do without an air conditioner, you need to do some research. Split-system refrigerative models such as those in this test cost up to $3000 installed — so you want to make sure you buy one that really meets your needs.

Which type?

Refrigerative air conditioners work similarly to fridges: they pump heat from one place (such as the hot inside of your house) to another (the outside, in this case). That's why they're also called heat pumps.

Reverse-cycle models can also heat your home, as even cold winter air contains usable heat that can be pumped into your home.

Air conditioners come as portable units, wall or window units, split systems where the working part (the compressor) is installed outside the house and the air outlet inside, and ducted systems to cool or heat various zones in the house (with an outside compressor and several inside ducts).

Which size?

Getting the size right is vital if you want to get the best value from your air conditioner. Use the calculator on page 45 to estimate the necessary cooling capacity for the area you want to cool.

On test were widely available split-system, reverse-cycle air conditioners with 6–6.6 kW cooling capacity, which are suitable for average-sized open-plan living areas.

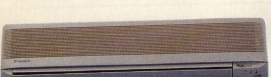
Both the models in the *What to buy* list have good cooling and heating efficiency, good airflow and are easy to use (see the notes, page 47, for more on this).

WHAT TO BUY

DAIKIN FTY/RY60GV1A	$2480
CARRIER 53NG250H *	$2350

* According to Carrier, this model has been superseded. So check the shops soon if you want to buy it.

Models in the *What to buy* list are profiled in rank order. Prices shown are a good target to aim for when shopping around, based on nationwide checks in July/August 1999.



DAIKIN FTY/RY60GV1A

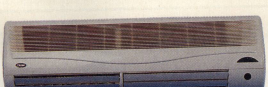
Target price: $2480 **

Good points

- Best cooling and heating efficiency.
- Second-cheapest to run.
- Five fan-speed settings.
- Filter-needs-cleaning indicator.
- Filter easy to clean.
- Good user manual.
- Relatively quiet outdoor unit.

Bad points

- One of the noisiest indoor units.



CARRIER 53NG250H *

Target price: $2350 **

Good points

- Second-best cooling and heating efficiency.
- Widest airflow range.
- Cheapest to run.
- Filter easy to clean.
- Good user manual.
- Quietest indoor unit.
- Fan-only mode.
- Sleep timer.

Bad points

- Lowest maximum airflow.
- One of the noisiest outdoor units.

* According to Carrier, this model has been superseded. So check the shops soon if you want to buy it.

** Not including installation, which is usually around $500 to $600.

What about the rest?

- **The cooling efficiency for the models that aren't in the *What to buy* list is clearly worse than that of the recommended models (see the table on page 47).**
- **The heating efficiency of the PANASONIC, SANYO and MITSUBISHI is also considerably worse than that of the recommended models.**
- **The MITSUBISHI has a relatively limited airflow range.**
- **The ELECTRA's remote control isn't as easy to use as the others.**

WHAT TO LOOK FOR

Before buying

- Decide whether you really need one (see *How to keep you and your home cool*, page 44).
- Getting the size of your air conditioner right is essential. Our calculator helps you estimate the cooling capacity you'll need (see page 45 or *www.choice.com.au/quizcoolingcalc.asp*).

When buying

- Compare the **energy-efficiency rating** of the models with the capacity you're after (see *How to read the energy-rating label*, page 46).
- **Adjustable or oscillating louvres** allow the cool air to be distributed more evenly.
- A **multi-speed fan** allows you to vary the airflow according to your needs.
- With a **timer** you can switch your air conditioner on and off automatically at certain times.
- If you live in a cold area and want to use the air conditioner for heating, look for a model with an **automatic de-icing** function. Without this feature, you may have problems with frost building up on the outdoor heat exchanger coils in winter, considerably reducing the unit's efficiency. However, de-icing requires energy and will therefore also decrease the efficiency of your air conditioner.

Features all the tested models have

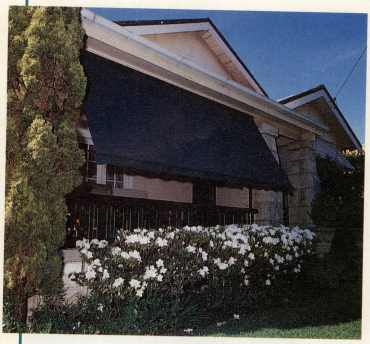
- Remote control.
- Operating modes
  - **Auto:** Automatically chooses the mode required to keep the room at a selected temperature.
  - **Cool:** Pumps heat from the inside to the outside.
  - **Dry:** Removes moisture from the inside air (dehumidifies) without reducing the temperature as much as in cool mode.
  - **Heat:** Pumps heat from the outside to the inside.
- Variable fan speed to control airflow.
- Vertical and horizontal louvres to control air direction.
- Clock (except the **SANYO**).
- On/off timer.
- Restart delay. This is a protective feature that prevents the units from starting up again too soon after being switched off.
- Automatic de-icing.

If the Sanyo's airflow louvre is in the up position, access to the filters is very fiddly. So make sure you turn it off when the louvre is down to clean the filters.

How to keep you and your home cool

The following tips can help you cope without an air conditioner — particularly if you feel uncomfortably hot on only a few days each summer. Even if you've already got one, by following these tips it won't have to work as hard and you'll save money.

■ **Insulated ceilings and walls** reduce the heat flow between the outside and the inside of your home, keeping it warmer in winter and cooler in summer.



In summer, up to 35% of the heat in your house enters through an uninsulated ceiling, while 15–25% gets in through uninsulated walls. Insulating the ceiling should be your number one priority (see a test of insulation materials in CHOICE, August 1997, for more information).

■ For insulation to work properly in summer, it's essential you also provide **shading** for east, north and west-facing windows to prevent the sun's heat from entering your home. Otherwise the interior will heat up, and if you have insulation the heat may not be able to escape (the so-called 'oven effect'). Your house may stay hot for a long time, even when the outside temperature drops.

Outside shading (such as awnings, shutters or plants) is more efficient than internal blinds or curtains.

■ **Draughtproof** your home to reduce the heat flow between the inside and outside: for example, close off unused pet doors and fireplaces, and seal windows with insulation strips.

■ While **portable** and **ceiling fans** don't lower the room temperature or humidity, they can create a cooling effect by helping to evaporate perspiration on your body.

■ Try to **avoid activities that produce heat** (such as ironing or cooking) during the day.

■ Wear **light clothing** made from **natural fibres**.

■ Contact your state's or territory's **energy information centre** for more detailed tips.

East, north and west-facing windows need shading in summer to stop your house heating up. Awnings that retract to let warmth in in winter are a good compromise.

Using your air conditioner

■ **Prevent as much heat as possible from entering your home in summer (see *How to keep you and your home cool*, above) and from leaving it in winter (see CHOICE, April 1999, page 34).**

■ **Each degree cooler you want your room in summer can increase the running costs by 15%.**

■ **Shut all doors and windows around the area you want to cool or heat while operating the air conditioner.**

■ **Clean the filters as recommended by the manufacturer.**

Installing your air conditioner

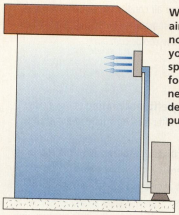
■ Installing a split-system air conditioner generally costs between $500 and $600, depending on your situation. Get several quotes.

■ Large air conditioners (such as the models in this test) can't be plugged into a regular power point, but require a special 15 amp connection.

■ Cool air is heavier than warm air. So for optimum cooling, the air outlet should be installed as close to the ceiling as possible, with the louvres pointing horizontally or upwards. That way the cool air can spread out, drop down and cool the whole room.

However, if you have a reverse-cycle air conditioner you also plan to use for heating, this position isn't ideal. You may need to compromise and install the unit lower.

■ Air conditioners can be noisy, so think about your neighbours when deciding where to install the outdoor unit. Check with your local council whether there are regulations on acceptable noise limits where you live.



With a split-system air conditioner the noisy bit is outside your home — but spare a thought for your neighbours when deciding where to put it.

■ Shade the outdoor part of your air conditioner from direct sunlight — for example, by installing it on a southern wall or providing an awning.

■ Install the outdoor unit of your split system on a firm base (for example, a concrete slab) or attached to a wall, using sturdy brackets. It should be as close as possible to the indoor air outlet, preferably 15 m or less away.

How to calculate your cooling needs

Before you decide on an air conditioner it's important to know just how much cooling capacity you need.

- To avoid wasting money and energy, insulate — then calculate (see *How to keep you and your home cool*, left).
- If you choose a model that's too small, it'll have problems getting the room(s) to the desired temperature. If you choose one that's too big, it may not only cost you more to buy than necessary, but may also cool the room too quickly, without reducing the humidity at the same time, making it uncomfortable.

The table below allows you to roughly calculate the cooling capacity appropriate for your room(s). Alternatively, you can use the online version on *www.choice.com.au/quizcoolingcalc.asp*.

- Calculate the **areas** of the ceiling, floor and windows in square metres (multiply length by width or height).
- Measure the **length** of internal and external walls in metres.
- Find out what **material** external walls are made from.
- Find out which **direction** windows face and the type of shading they have.
- Multiply the areas and lengths you measured by the **heat gain factor** in the calculator that's closest to your conditions (for example, if the ceiling is uninsulated, multiply its area by 20).
- Add up all the **heat gains** of the room elements.
- Depending on the **main use** of the room, add *one* of the numbers given (for example, add 800 if it's a living area).
- Divide the result by 1000 to get the output **cooling capacity** in kW needed for the room.

April CHOICE this year showed how to estimate your heating needs (see also *www.choice.com.au/quizheatingcalc.asp*). If you plan to buy a reverse-cycle air conditioner and use it for heating as well, you'll have to make both calculations to be able to find the model with the capacities closest to your needs.

Room element	Properties	You need to measure		Heat gain factor	Heat gain
Ceiling	Uninsulated	Area:	sq m	x 20 =	W
	Insulated	Area:	sq m	x 10 =	W
Floor	Open or non air-conditioned space below	Area:	sq m	x 20 =	W
	Slab ground floor, enclosed crawl space or air-conditioned space below	Area:	sq m	x 0 = 0	W
Internal walls	Adjacent space is air-conditioned	Length:	m	x 0 = 0	W
	Adjacent space is not air-conditioned	Length:	m	x 40 =	W
External walls	With foil insulation	Length:	m	x 25 =	W
	Uninsulated cavity brick	Length:	m	x 55 =	W
	Uninsulated brick veneer or weatherboard	Length:	m	x 65 =	W
	Uninsulated cement sheets (for example, fibro)	Length:	m	x 80 =	W
Windows (facing north or east)	Shaded externally or screened by vegetation	Area:	sq m	x 120 =	W
	Double-glazed or with floor-to-ceiling curtains	Area:	sq m	x 120 =	W
	With external blinds or awnings	Area:	sq m	x 160 =	W
	With internal blinds or half-length curtains	Area:	sq m	x 300 =	W
	Without shading	Area:	sq m	x 400 =	W
Windows (facing west or skylights)	Shaded externally or screened by vegetation	Area:	sq m	x 240 =	W
	Double-glazed or with floor-to-ceiling curtains	Area:	sq m	x 240 =	W
	With external blinds or awnings	Area:	sq m	x 320 =	W
	With internal blinds or half-length curtains	Area:	sq m	x 600 =	W
	Without shading	Area:	sq m	x 800 =	W
Windows (facing south)	Shaded externally or screened by vegetation	Area:	sq m	x 60 =	W
	Double-glazed or with floor-to-ceiling curtains	Area:	sq m	x 60 =	W
	With external blinds or awnings	Area:	sq m	x 80 =	W
	With internal blinds or half-length curtains	Area:	sq m	x 150 =	W
	Without shading	Area:	sq m	x 200 =	W
		Total heat gains =			**W**
If the room is mainly used for	Sitting/living area	Add 800 W			W
	Cooking	Add 1200 W			W
	Sleeping	Add 400 W			W
		Total =			W
		Divide by 1000 =			**kW ***

* This is the capacity needed to maintain a temperature difference of up to 12°C between indoors and outdoors. In extreme climates, this may not be enough, and you may need a larger capacity.

The calculator can only be used to estimate the required capacity of a room or split-system air conditioner, not for ducted systems.

Source: *Room Heaters and Coolers — choosing the best size*, CSIRO.

SPLIT-SYSTEM AIR CONDITIONERS

						1	2	3	4	4	5	
									Capacity (kW)		Power cons (kWh over 5	
Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price ($)*	Warranty (years)	Dimensions indoor / outdoor unit (W x H x D; mm)**	Fan-only mode	Filter-needs-cleaning indicator	Indoor noise level	Cooling claimed / measured	Heating claimed / measured	Cooling claimed / measured	
DAIKIN FTY/RY60GV1A	Daikin	Thailand	2480	(B)	1040 x 295 x 190 940 x 685 x 375		✓	Noisiest	6.15 / 6.23	7.16 / 6.57	1230 / 1246	
CARRIER 53NG250H (A)	Carrier	Korea	2350	5	1150 x 360 x 230 915 x 605 x 375	✓		Quietest	6.22 / 6.07	6.59 / 6.25	1230 / 1256	
ELECTRA WMN24RC	ECP	Israel	1995	5	1110 x 330 x 200 970 x 600 x 380	✓	✓	Quietest	6.64 / 5.47	6.78 / 6.11	1265 / 1300	
SHARP AC244RSYS	Sharp	Thailand	2140	1 (C)	1095 x 330 x 200 870 x 640 x 305	✓		Medium	6.53 / 5.74	7.83 / 7.67	1465 / 1511	
PANASONIC CS/CU-2473KR	Panasonic	Malaysia	2250	5	1020 x 315 x 180 860 x 685 x 365			Noisiest	6.08 / 6.09	6.44 / 6.27	1447 / 1467	
SANYO SAP-KC246AH55B	Sanyo	Singapore	2200	(B)	1000 x 360 x 200 885 x 635 x 285			Noisiest	6.35 / 5.82	7.35 / 7.20	1480 / 1483	
MITSUBISHI MSH-24NV	Mitsubishi	Thailand	2400	5	1015 x 320 x 190 875 x 855 x 365			Medium	6.00 / 6.25	6.20 / 6.32	1415 / 1480	

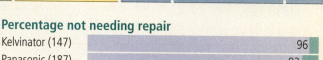
How reliable have our subscribers found them?

We asked a group of subscribers whether their air conditioner had needed repair during the past 12 months, and whether they would buy the same brand again. The graphs (right) show the results for those brands for which we received sufficient responses to report on. The number in brackets tells you how many readers reported on each brand.

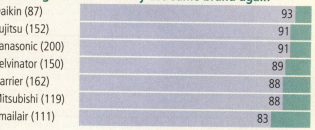
The survey covered brands not included in this test, and we don't have reliability data for all brands on the market. Also note that the results of the survey are for all types of air conditioner, not just reverse-cycle split-system ones.

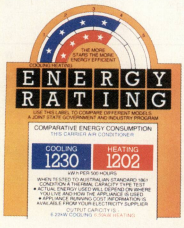
Respondents told us that 11% of air conditioners had needed repair in the past 12 months. The average cost of repair was approximately $135.

Percentage not needing repair



Percentage who would buy the same brand again




THE MORE STARS THE MORE ENERGY EFFICIENT
ENERGY RATING
USE THIS LABEL TO COMPARE DIFFERENT MODELS
A JOINT STATE GOVERNMENT AND INDUSTRY PROGRAM
COMPARATIVE ENERGY CONSUMPTION
FOR CARRIER AIR CONDITIONER
COOLING
1230
HEATING
1202
kWh PER 500 HOURS
WHEN TESTED TO AUSTRALIAN STANDARD 3823
FOR A 6.5 kW COOLING AND 6.5 kW HEATING
ACTUAL ENERGY USED WILL DEPEND ON WHERE
YOU LIVE AND HOW THE APPLIANCE IS USED
THIS APPLIANCE IS DESIGNED TO OPERATE ON
AVAILABLE FROM YOUR ELECTRICITY SUPPLIER
OUTPUT CAPACITY (
6.2kW COOLING
7.1kW HEATING

How to read the energy-rating label

Domestic air conditioners with a cooling capacity of up to 7.5 kW must have an energy-rating label that shows their energy consumption under test conditions for 500 hours, and a corresponding star rating. The more stars, the more energy-efficient the air conditioner (six stars is the highest).

The label for reverse-cycle air conditioners shows two numbers: a blue one for the energy consumption for 500 hours of cooling, and a red one for 500 hours of heating. Accordingly, there are two separate star ratings.

However, the star rating essentially depends on the capacity of the air conditioner. For example, a 6.5 kW model may have more stars than a 5.5 kW one, but will still use more energy over 500 hours of cooling or heating.

So first find out which capacity you need (see *How to calculate your cooling needs*, page 45), and then choose the model of that size with the lowest energy consumption figure on its label. Energy-efficient appliances aren't necessarily more expensive.

5	5	5	6	7	7	8	9	10	
	Claimed star rating								
ating med / asured	Cooling	Heating	Running costs over 10 years ($)	Cooling efficiency score (%)	Heating efficiency score (%)	Airflow score (%)	Ease of use score (%)	Overall score (%)	Brand / model (in rank order)
35 / 1235	★★★★	★★★★★	2980	75	74	76	72	75	**DAIKIN** FTY/RY60GV1A
02 / 1210	★★★★	★★★★	2960	71	70	70	76	71	**CARRIER** 53NG250H **(A)**
60 / 1262	★★★★	★★★	3070	55	63	81	68	64	**ELECTRA** WMN24RC
75 / 1521	★★	★★★	3640	45	68	71	80	61	**SHARP** AC244RSYS
28 / 1447	★★	★	3500	54	52	67	84	59	**PANASONIC** CS/CU-2473KR
95 / 1618	★★	★★	3770	48	54	75	72	58	**SANYO** SAP-KC246AHS5B
45 / 1469	★★	★★	3540	56	51	61	72	57	**MITSUBISHI** MSH-24NV

* Prices shown are a good target to aim for, based on nationwide checks in July/August 1999. Installation is usually another $500 to $600.

** Rounded up to next 5 mm. All protruding parts included (except cords).

(A) According to Carrier, this model has been superseded. So check the shops soon if you want to buy it.
(B) Not stated, but the manufacturer tells us it's five years for parts and labour.
(C) One year standard; five years if you register.

1 Fan-only mode

Models with a tick in this column can run the fan without operating the heat pump. See *Features all the tested models have*, page 43, for other operating modes.

2 Filter-needs-cleaning indicator

Most manufacturers recommend cleaning the air filter after every two weeks of use. On models with a tick in this column, a light indicates dirty filters.

3 Indoor noise level

We measured the noise levels with the fan on the high setting. On the low fan setting there isn't much difference between the models. None is louder than an ordinary wall air conditioner.

4 Capacity

You choose a reverse-cycle air conditioner based on the cooling and heating capacity required for your room(s). The tested models are suitable for an average-sized open-plan living area. When tested, most of the capacities were within 10% of the claims. However, the claimed cooling capacity of both the **ELECTRA** and **SHARP** was considerably above the measured capacity.

5 Power consumption / claimed star rating

Based on the test results, power consumption was calculated for 500 cooling and 500 heating hours. For all models, this was within 10% of the claims on the energy labels. (See *How to read the energy-rating label*, left)

6 Running costs over 10 years

These are based on the models operating for 500 hours of cooling and 500 hours of heating each year, and on an electricity price of 12 cents/kWh.

The running costs in your area may be different from those calculated, depending on how much you use your air conditioner for cooling and heating, and on the electricity price you have to pay. However, the comparison remains valid. It shows that the higher purchase price for a more efficient model can often be recovered by its lower running costs.

7 Cooling and heating efficiency scores

For a particular room size and various climate conditions specified in the Australian standard, the tests measured and rated the cooling/heating output (in kW) per kW of power these models used.

8 Airflow score

We measured the indoor airflow (in litres per second) on the highest and lowest settings, and assessed the following:

- Maximum airflow (a higher airflow will cool your room faster and achieve a more even temperature).
- Airflow range (the lowest setting should provide clearly less airflow than the highest to prevent you sitting in a draught).

9 Ease of use score

A user panel assessed the remote controls, instruction manuals and the ease of removing, cleaning and refitting the air filters.

10 Overall score

The overall score is a combination of cooling efficiency, heating efficiency, airflow and ease of use, weighted as follows:

- Cooling efficiency: 40%.
- Heating efficiency: 30%.
- Airflow: 20%.
- Ease of use: 10%.

Reverse-cycle air conditioners are more often used for cooling than for heating. That's why we weighted cooling efficiency higher than heating efficiency.

RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct. For up-to-the-minute information, check our recalls list by clicking the recalls banner at www.choice.com.au.

THE PRODUCT: Honda has recalled **1997 Honda SL230 motorcycles** with frame numbers JH2MD33U*VK000005 to JH2MD33U*VK000419.

The problem: The welded area at the back of the fuel tank may become stressed by vibrations and could crack, possibly leaking fuel.

What to do: Contact your Honda dealer for a replacement tank; for more information call Honda on 1800 809 327.

THE PRODUCT: Ford has recalled **Model HA, HB** and **HC Mondeos** with manual seat-reclining mechanisms, built between June 5, 1995, and September 24, 1997.

The problem: The seatbelts may become damaged by rubbing against the seat-reclining mechanisms.

What to do: Continue wearing the seatbelts until they've been checked, but drive at a moderate speed. Contact your Ford dealer as soon as possible for inspection and rectification if necessary, or call Ford on (03) 9359 7023 for more information.

THE PRODUCT: Roger Armstrong has recalled **Zoomer 11 Model Z11 Single** and **Double Jogging Strollers**, sold between February 1999 and early August 1999.

The problem: The brake may fail to lock properly as the brake lever is faulty.

What to do: Contact Roger Armstrong on 1800 062 484 for a rectification kit.

THE PRODUCT: Fresco Cheese Company has recalled the following cheeses:

- **Cheese King** Baked Ricotta with Basil.
- **Cheese King** Baked Ricotta with Sundried Tomato.
- **Woolworths** Baked Ricotta with Basil.
- **Woolworths** Baked Ricotta with Sundried Tomato.

All 300 g, with best-before dates up to and including November 1, 1999.

The problem: Listeria has been found during routine testing.

What to do: Don't eat the cheese — return it to the place of purchase for a refund. For more information, call Fresco on (07) 5520 1666.

THE PRODUCT: Hyundai has recalled all **1999 model Excel** and **Lantra** vehicles built between March 25, 1999, and April 30, 1999.

The problem: The car's ability to accelerate may be hampered by premature wear in the transmission, due to a manufacturing problem with a valve seal.

What to do: Contact your Hyundai dealer as soon as possible for inspection and rectification if necessary, or call (02) 9763 3316 for more information.

THE PRODUCT: The Australasian Jam Company has recalled **Allowrie Fruit of the Forest Jam,** 375 g, with a best-before date of Aug 2001 and production code 200799. Affected jam was sold in Woolworths supermarkets and Food for Less supermarkets in NSW and the ACT between July 23, 1999, and August 3, 1999.

The problem: The jam may contain small fragments of glass, posing a health risk. The fragments adhered to the inside of the jar during manufacture.

What to do: Don't eat the jam. Return it to the point of purchase for a refund or call (03) 9342 1000 for more information.

THE PRODUCT: Tan & Co has recalled **Frozen Coconut Milk with Taro,** 400 g, sold between July 8, 1999, and July 12, 1999.

MODIFICATION

THE PRODUCT: Hyundai is continuing modification of **Excels** made between August 1994 and March 1996 (a notice was issued last year). The date of manufacture can be found on the compliance plate, under the bonnet of the car on the firewall.

The problem: The welding securing the right-hand front suspension and wheel may be faulty. The weld may fail, resulting in loss of steering control. Hyundai says this may be a gradual loss.

What to do: If your vehicle has not already been modified, contact your local Hyundai dealer to arrange for the front subframe area to be riveted to supplement existing spot welds. For more information call Hyundai on (02) 9763 3316.

PRODUCT SAFETY NOTICES

THE PRODUCT: Southcorp has issued a safety notice concerning **Vulcan Silhouette Wall Furnace** heaters, with serial nos. 80100000–90599999, installed between October 1, 1998, and June 1, 1999.

The problem: On some heaters, the earth wire was incorrectly connected during installation or service. This could cause the outer shell of the unit to become 'live' and give users an electric shock, possibly causing serious injury or death.

What to do: Don't use the unit or have any service work carried out on it. Call Southcorp on 1800 501 708 to arrange inspection and rectification.

THE PRODUCT: Krane Industries has issued a safety notice concerning the **Little Digger sit-on toy dragline** with a yellow frame, barcode 4712837040079, sold for the past three years in all states but Tasmania.

The problem: Welding securing the toy's seat could weaken, allowing the seat to come away from the seat post.

What to do: Check the welding under the seat to see if it's secure. If there's any doubt, don't allow children to play with the toy. Call 1800 832 833 for more information and a reinforcing seat bracket.

The problem: Tests have detected high levels of bacteria in the milk.

What to do: Don't use the milk. Return it to the point of purchase for a refund or call 0418 392 668 for more information.

THE PRODUCT: Hasbro has recalled the **harness** of the **Action Man Bungee Jump Extreme** action figure.

The problem: If not used as instructed, the grappling hook could become dislodged and spring back, possibly hitting the user.

What to do: Don't use the harness and grappling hook; remove them and send them to: Reply Paid 11, Hasbro Australia Ltd, Locked Bag 6, Eastwood 2122. (No stamp needed.)

Don't send the figure; include your name and address; Hasbro will provide a free replacement accessory pack. For more information call Hasbro on 1800 786 096 between 9 am and 5 pm EST Monday to Friday.

THE PRODUCT: National Foods has recalled **Yo-split Vanilla Yogurt with Muesli 'n' Fruit** reduced-fat yoghurt, 175 g, with use-by dates up to and including September 15, 1999.

The problem: The muesli and fruit mixture contains almond slivers not included in the ingredients declaration, which could be dangerous for people with an allergy to nuts.

What to do: Return the yoghurt to the place of purchase for a refund or call 1800 677 852 for more information.

THE PRODUCT: Sony has recalled **Sony Professional Use Battery Packs,** models **BP-L40, BP-L60, BP-L90** and **BP-L90A**, manufactured before January 1, 1999. Batteries manufactured since have a green dot stuck to their labels and are unaffected.

The problem: Internal leakage could cause circuit damage, overheating and partial melting of the outer cover. This could pose a risk of property damage or personal injury.

What to do: Call Sony on 1800 818 444 between 8.30 am and 5.30 pm EST Monday to Friday to arrange inspection and replacement as soon as possible.

THE PRODUCT: The New Children's Hospital, Westmead, has recalled the **Bear-Shaped Plastic Bubble Blower** sold through Woolworths, Flemings and Food for Less stores in NSW and the ACT in the first week of August 1999.

The problem: The lid of the blower and the bubble wand could break apart and a child could choke on them. The toy is considered potentially unsafe for children up to three years old.

What to do: Don't let children play with the toy; return it to any of the stores above for a refund. For more information call 1800 111 115.

THE PRODUCT: The Federal Government has banned **candles containing lead-core wicks**. These candles have a silvery or dark core to their wicks.

The problem: When burned, these candles release lead into the air, posing health risks, particularly to children and infants.

What to do: Don't burn these candles; return them to the place of purchase and ask for a refund. See page 4 for more information.

Order Form

CHOICE Products

Subscription problems, GST subscription price queries or changes of address: Write to CHOICE Consumer Services, 57 Carrington Road, Marrickville 2204, phone (02) 9577 3399, fax (02) 9577 3355 or email to ausconsumer@choice.com.au. Please include your subscriber number (found in the top corner of your CHOICE address label) or have it ready by you when you phone us.

You can also subscribe to the magazines and buy books via our secure Web shop: www.choice.com.au/shopfront.asp

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	Cost $ (includes GST — see below)	Qty Self	Qty Gift	Amount
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1 year	55.96 Personal subscription			.....
2 years	106.82			.....
1 year	74.62 Company/institution			.....
2 years	145.27			.....

Overseas, a one-year personal subscription costs $66 incl. postage; $122 for two years.
These prices are for subscriptions starting with the November 1999 issue (see below).

Consuming Interest *(4 issues a year)*				
1 year	27.68 Personal subscription			.....
2 years	53.13			.....
1 year	35.88 Company/institution			.....
2 years	71.19			.....

Overseas, a one-year personal subscription costs $33 incl. postage; $60 for two years.
These prices are for subscriptions starting with the Spring 1999 issue (see below).

CHOICE Travel *(4 issues a year)*				
1 year	27.68 Personal subscription			.....
2 years	53.13			.....
1 year	35.88 Company/institution			.....
2 years	71.19			.....

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CHOICE Health Reader *(10 issues a year)*				
1 year	51.50 Personal subscription			.....
2 years	100.11			.....
1 year	74.16 Professional/institution			.....
2 years	142.71			.....

Overseas, a one-year personal subscription costs $62 incl. postage; $116 for two years.
These prices are for subscriptions starting with the November 1999 issue (see below).

Computer CHOICE *(6 issues a year)*				
1 year	33.07 *If you subscribe to CHOICE or another of our publications*			.....
2 years	64.00			.....
1 year	37.20 *Computer* CHOICE alone			.....
2 years	72.53			.....
1 year	49.60 Company/institution			.....
2 years	96.00			.....

Overseas, a one-year personal subscription costs $44 incl. postage; $82 for two years.
These prices are for subscriptions starting with the November/December 1999 issue (see below).

Filing systems	**Colour**	
Box holder *(holds 24)*	$12 Red	.....
	Blue	.....
Binder *(holds 12)*	$12 Red	.....
	Black	.....
Health Reader binder *(holds 2 years)*	$12 White	.....

Order Total $.....

Payment method

This order is a ❑ **New subscription** ❑ **Renewal**

I wish to pay by ❑ Cheque ❑ Money Order
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Card number

Name on card ..... Expiry date ...../.....

Signature .....

Mr/Mrs/Miss/Ms ..... Subs. no. .....

Address .....

..... Postcode .....

Include me in Subscriber Draw ❑ Yes ❑ No Telephone .....

Gift recipient details:

Mr/Mrs/Miss/Ms .....

Address .....

..... Postcode .....

Gift card to read: .....

To ..... From .....

Send gift renewal notice to me: ❑ Yes ❑ No

To speed your order, attach your CHOICE mailing label or write in your subscriber number where noted above.

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INS/9910

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The GST comes into effect on July 1, 2000, and will apply to any issues in your subscription period that go past that date. As a non-profit organisation we can't afford to absorb this cost and will be including it in the subscription price. In every issue between now and July 2000, the subscription prices shown on this page will change to reflect how many issues of a subscription are subject to the GST. Overseas subscriptions aren't charged the GST. If you have any queries about your subscription price, please contact us — see the contact details at the top of the page.

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The winner of the 43rd Subscriber Draw is Mr John Murray of Lane Cove, NSW.

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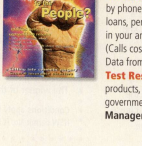

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Manager: Raja Rajagopal. **Contact:** Jeanette Dwyer on (02) 9577 3399.

Twelve-month INDEX

November 1998 — October 1999

How to use this index
Bold type indicates a test, survey or trial report, normal type indicates other articles.
* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.
For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and Recalls and Bans.

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  Y2K survival guide Sep
Consensus conference, genetically
  modified food May
Convection heaters **Apr**
Cooling, calculator and
  air conditioners **Oct**
Cordless drills **Aug**
Cots, children's **Sep**
Credit cards, reward schemes Apr

Dishwashers **Jun**, Aug*, Sep*
Disposable cameras **Dec**
Drill, with pipe/wire sensor **Apr**
Drills, cordless **Aug**
Driving, safe holiday Dec

Electric convection heaters **Apr**
Electric ovens, multifunction,
  wall / under-bench **Jan/Feb**
Electronic waste Jun
email Oct

Fast food **Jun**
Fax machines, thermal & plain paper **Jul**
Filters, and water quality Mar
Food
  additives Jul
  artificial sweeteners Aug
  bread, innovations **Nov**
  fast food **Jun**
  from food courts **Oct**
  functional, probiotic yoghurts
    and drinks **Sep**
  future food (irradiation, GMOs,
    fake fat) May
  genetically modified May
  muesli bars **Jul**
  sausages **Jan/Feb**, Apr*
  takeaway **Oct**
  thickshakes **Jun**
  yoghurts and drinks, probiotic **Sep**
Fridges
  340–385 L **Aug**
  385–445 L **Nov, Mar***

Gambling, lotteries Jul

Hair care products May
Health
  antibacterial products Jan/Feb
  antioxidants Jun
  insurance rebate Mar
  menopause, alternative
    treatments Oct
  osteoporosis Aug
Hearing aids Jan/Feb, Aug*
Heaters, electric convection **Apr**
Heating, options Apr
Holiday driving, safety Dec
House and contents insurance **Nov,**
  Jan/Feb*

Income in retirement Oct
Index, four-year Jun
Indigestion remedies,
  over-the-counter May
Insurance
  car **Aug**, Sep*
  health, rebate Mar
  house and contents **Nov,** Jan/Feb*
Internet
  buying a car on Oct
  connecting to Apr
  shopping Aug
Investing
  DIY managed funds Mar
  property, inner-city Jun
  shares Jun
Irons, steam **Jan/Feb**

Jaffle and sandwich makers **May**

Law, next of kin Oct
Legal rights in restaurants Mar
Loans, finding the best May
Locks, mid-sized padlocks **Jun**
Lotteries Jul
Loyalty schemes Apr

Managed funds, DIY investing Mar
Mattresses
  camping **Nov**
  how to buy May
Menopause, alternative treatments Oct
Microwaves, mid-sized **May**
Mini stereo systems **Dec**
Mobile phones
  digital **Jan/Feb**
  how to buy Jan/Feb
Money, bill paying Jul
Muesli bars **Jul**
Mulchers/chipper-shredders **Sep**

Nappies **Aug**
Next of kin, law Oct

Osteoporosis Aug
Ovens
  electric multifunction
    wall / under-bench **Jan/Feb**
    microwave, mid-sized **May**

Padlocks, mid-sized **Jun**
Paint, exterior **Nov, Oct**
Pantyhose **Jul**
Pensions and annuities Oct
Pest inspections May
Phones
  how to buy a mobile Jan/Feb
  mobile, digital **Jan/Feb**
Power of attorney, next of kin Oct
Probiotic yoghurts and drinks **Sep**
Product tests, testing Jul
Property investing, inner-city Jun

Refrigerators — see Fridges
Real estate agents, choosing Oct
Reliability of appliances **Apr**
Restaurants, your legal rights Mar
Retirement income Oct
Roof restoration **Mar,** Aug*

Sander with profile feature **Apr**
Sandwich and jaffle makers **May**
Sausages **Jan/Feb,** Apr*
Security, smart keys, car Jul
Shares, investing Jun
Shopping, Internet Aug
Shower heads,
  water-saving **Dec,** Jan/Feb*, Apr*
Single-use cameras **Dec**
Smart keys Jul
Sparkling wine and champagne **Dec**
Steering wheel locks **May**
Stereo systems, mini **Dec**
Suitcases, travel packs **Oct**
Sun shelters **Dec**
Sunglasses Oct
Sweeteners, artificial Aug

Telephones — see Phones
Televisions, 34 cm **Apr**
Termite inspections May
Tests, other Jul
Thickshakes **Jun**
Toasters **Mar**, Sep*
Toothbrushes **Nov,** Jan/Feb*, Apr*
Tradesperson, how to choose Apr
Travel packs **Oct**

Used car, buying Sep

Vacuum cleaners, expensive **Sep**
Video recorders, stereo hifi **Mar,** May*

Washing machines
  front loaders **Mar**
  top loaders **Jul**, Sep*
Waste
  composting Apr
  electronic Jun
Water
  quality and filters Mar
  saving Apr
Water-saving shower heads **Dec,**
  Jan/Feb*, Apr*
Wills, next of kin Oct

Year 2000, Y2K survival guide Sep
Yoghurts, probiotic, and
  functional food **Sep**

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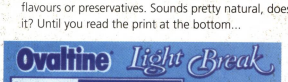
the HARD word

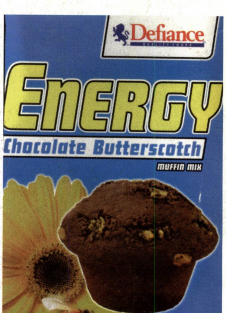
Give us a break!

Ovaltine Light Break contains no artificial colours, flavours or preservatives. Sounds pretty natural, doesn't it? Until you read the print at the bottom...



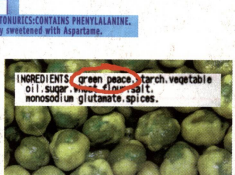
Muffin mania

What are "family size muffins"? Are they bigger than muffins for singles or couples? And is a muffin not complete without a flower and a bee?



Doesn't quite beer up under scrutiny

At 99.96 cents per can, we can accept the legitimacy of their "less than $1" claim, but really ....



Not so peas-ful?

Is this the fate of anti-whaling protestors caught in Japanese waters?

Wow! That's one big loaf!

But will the machine fit in your kitchen?

Breville BB250 Breadmaker

- Bakes 750kg loaf
- Vertical loaf shape
- 7 bread settings
- 13 hour preset timer

$149

How about a little help?

The hard word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to L & E Boucher, S Cameron, C (and Rolf) Delaney, S Irvine and K Shelley for their contributions to this month's *The hard word*. Please keep sending them in.

If you have any examples that you think deserve to be on this page, send them to *The hard word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

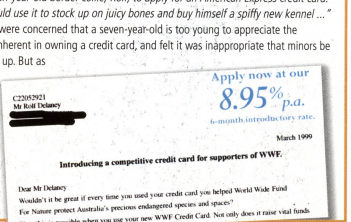
A request from our art team: If you send us clippings, labels or packaging, please keep them as clean and neat as possible (and don't mark them with highlighters or pens or cut the corners off, etc) so we can reproduce them on this page. Thank you.

Doggone stupid

"Dear Hard Word,

I thought you might be interested in the enclosed junk mail. It seems the ***WWF*** *has invited my seven-year-old border collie, Rolf, to apply for an American Express credit card. Perhaps he could use it to stock up on juicy bones and buy himself a spiffy new kennel ..."*

At first we were concerned that a seven-year-old is too young to appreciate the responsibility inherent in owning a credit card, and felt it was inappropriate that minors be enticed to sign up. But as Rolf is about 49 in dog years, he's probably mature enough to manage it sensibly.


C22052921
Mr Rolf Delaney
[redacted]

Apply now at our 8.95% p.a. 6-month introductory rate.

March 1999

Introducing a competitive credit card for supporters of WWF.

Dear Mr Delaney
Wouldn't it be great if every time you used your credit card you helped World Wide Fund For Nature protect Australia's precious endangered species and spaces?
Now this is possible when you use your new WWF Credit Card. Not only does it raise vital funds

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for the publisher, Australian Consumers' Association, 57 Carrington Road, Marrickville 2204.